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**SOUTH CAROLINA
STATE BOARD OF
FINANCIAL INSTITUTIONS**



**ANNUAL REPORT
1994-1995**

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JAN 24 1996

STATE DOCUMENTS

LETTER OF TRANSMITTAL

To the Honorable David M. Beasley, Governor, and Members of the General Assembly:

As required by law, we are pleased to submit the Eighty-Ninth Annual Report of the State Board of Financial Institutions for the fiscal year ending June 30, 1995.

Respectfully submitted,

Richard A. Eckstrom, Chairman
William L. Abercrombie, Jr.
Kenneth A. Boiter
Rodney B. Scarborough
Ruth B. Looper
L. Wayne Pearson
William S. Hummers, III
Derial L. Ogburn
Robert E. Coffee

August 31, 1995
Columbia, South Carolina

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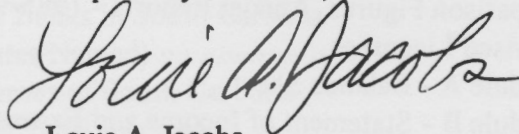
REPORT

To the State Board of Financial Institutions:

In compliance with your instructions, I am pleased to present herewith the Eighty-Ninth Annual Report of the Examining Division of the State Board of Financial Institutions, covering the fiscal year July 1, 1994 to June 30, 1995. The schedules and abstracts included contain pertinent information relating to the operation, changes, and conditions of banks, trust companies, savings and loan associations, savings banks, and credit unions under the supervision of the State Board of Financial Institutions. Comparative abstracts reflect the changes in resources during this period. Included is a list of bank and savings and loan holding companies that own either bank or savings and loan subsidiaries in South Carolina as of June 30, 1995, and are required to register with the State Board of Financial Institutions. In addition, the report includes a list of funeral homes that are licensed to sell preneed funeral contracts.

The annual reports of the Consumer Finance Division of the State Board of Financial Institutions, covering the period January 1, 1994, through December 31, 1994, are made a part of this report.

Respectfully submitted,



Louie A. Jacobs
Commissioner of Banking

August 31, 1995
Columbia, South Carolina

STATE BOARD OF FINANCIAL INSTITUTIONS

Description of Activities and Programs and Priorities

I. Administration

Ten member Board that meets monthly. The State Treasurer is Chairman and ex officio member. The Board acts upon applications for new banks, trust companies, savings and loan associations, savings banks, credit unions, consumer finance licenses, and preneed funeral contract licenses to funeral homes. Also, it acts on applications for branches of banks, savings and loan associations, savings banks, and credit unions. The Board issues regulations and instructions relating to supervision of financial institutions under its control.

II. Examining Division

The Commissioner of Banking, who reports to the State Board of Financial Institutions, is in charge of this division which examines and supervises banks, trust companies, savings and loan associations, savings banks, and credit unions, and issues licenses to funeral homes that sell preneed funeral contracts. Makes investigations for new bank, trust company, savings and loan association and savings bank charter applications and investigations for branch applications. Reviews bank reports of examination made by Federal Deposit Insurance Corporation and Federal Reserve Bank. The division receives and processes applications for South Carolina bank holding companies to acquire South Carolina banks, South Carolina bank holding companies, and banks and holding companies in thirteen Southern Region states that have reciprocity laws. In addition, applications are processed for Southern Region bank holding companies to acquire South Carolina banks and bank holding companies. Through examination procedures, keeps the State Board of Financial Institutions advised of the condition of financial institutions under its control. In constant contact with these institutions. Makes call on banks and trust companies four times annually for report of condition, and earnings and dividend report for banks quarterly and for trust companies semiannually. Makes call on savings and loan associations and savings banks twice annually and credit unions annually. Compiles annual report of these institutions as required by statutory law. Determines if State laws, rules and regulations, and instructions of the Board are complied with, and reports criminal violations to the Board.

As required by Act 189, Section 129.50 of the 1989 Acts, the following information is submitted:

The State Board of Financial Institutions, Examining Division, has only one program, that program is examining/supervising State chartered financial institutions in South Carolina which includes commercial banks, credit unions, savings and loan associations, savings banks and trust companies. We also issue licenses for funeral homes to sell preneed funeral contracts.

STATE BOARD OF FINANCIAL INSTITUTIONS

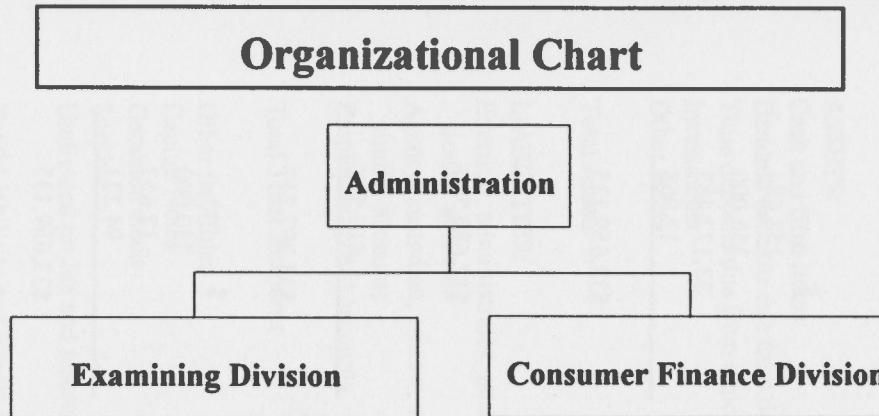
Description of Activities and Programs and Priorities--Continued

Our mission is to examine these financial institutions at least once every eighteen months, process applications for branches received from these institutions, and process applications received for new charters.

As to priority, financial institutions that have major problems have priority in our examining process over institutions that have minor problems.

III. Consumer Finance Division

Division head is a Director, who reports to the State Board of Financial Institutions. This division examines and supervises consumer finance companies licensed under Title 34, Chapter 29, Code of Laws of South Carolina, 1976, as amended (Section 34-20-10 et seq) "Consumer Finance Law" and Title 37 "Consumer Protection Code" (Section 37-3-500 et seq) "Supervised Loans". Conducts hearings on applications for new licenses, investigates complaints filed, checks death claims of borrowers who are deceased, compiles annual report as required by the aforementioned laws, and keeps the Board of Financial Institutions fully informed of problems and violations of the laws, regulations and instructions of the Board.



**FINANCIAL SUMMARY
FISCAL YEAR 1994-95**

Appropriated State Funds	Expenditures	Lapsed Funds	Revenue	Operating Fund Balance
\$1,861,414	\$1,652,964	\$208,450	\$1,728,921	\$512,058

SOUTH CAROLINA STATE TRUST COMPANIES
JUNE 30, 1995

<u>Location</u>	<u>Name</u>	<u>Officer in Charge</u>
Conway	The Trust Company of the South Chartered August 20, 1981	E. F. Lucas, III

CONDITION STATEMENT
JUNE 30, 1995

ASSETS:

Cash and cash items	\$ —
Demand deposits due from depository institutions	158,684
Time deposits due from depository institutions	355,000
Investments	33,132,483
Other assets	12,968
	<hr/>
Total Assets	\$33,659,135

LIABILITIES:

Executor, administrator, guardian, trustee, and similar accounts	\$32,680,700
Agency, custodian, escrow, safekeeping, and similar accounts	—
Employee benefit accounts	616,547
	<hr/>
Total Trust Accounts	\$33,297,247
Other liabilities	\$ —
Common stock	250,000
Surplus	17,657
Undivided profits and reserves	94,231
	<hr/>
Total Liabilities and Equity Capital	\$33,659,135

SOUTH CAROLINA STATE TRUST COMPANIES

JUNE 30, 1995

<u>Location</u>	<u>Name</u>	<u>Officer in Charge</u>
Greenville	The Southeastern Trust Company Chartered September 1, 1988	Francis P. Maybank

CONDITION STATEMENT JUNE 30, 1995

ASSETS:

Cash and cash items	\$ ---
Demand deposits due from depository institutions	13,617
Time deposits due from depository institutions	86,755
Investments	255,296,465
Other assets	92,613
	\$255,489,450
Total Assets	\$255,489,450

LIABILITIES:

Executor, administrator, guardian, trustee, and similar accounts	\$34,274,382
Agency, custodian, escrow, safekeeping, and similar accounts	197,542,391
Employee benefit accounts	22,858,689
	\$254,675,462
Total Trust Accounts	\$254,675,462
Other liabilities	(\$3,707)
Capital Notes	300,000
Common stock	250,000
Surplus	---
Undivided profits and reserves	267,695
	\$255,489,450
Total Liabilities and Equity Capital	\$255,489,450

**CHANGES IN SOUTH CAROLINA STATE TRUST COMPANIES
DURING FISCAL YEAR 1994-95**

A. New Trust Companies:

None

B. Other Changes:

None

SOUTH CAROLINA STATE BANKS

JUNE 30, 1995

Unit Banks

<u>Location</u>	<u>Name of Bank</u>	<u>President</u>	<u>Officer in Charge</u>
Abbeville	The Bank of Abbeville	Thomas D. Sherard, Jr.	Thomas D. Sherard, Jr., Pres.
Chesnee	Chesnee State Bank	J. Carlisle Oxner, Jr.	John W. Killough, CEO
Clemson	Clemson Bank & Trust	Donna W. Robinson	Donna W. Robinson, Pres. & CEO
Clover	Clover Community Bank	James C. Harris, Jr.	James C. Harris, Jr., Pres.
Columbia	Victory Savings Bank	T. R. McConnell	T. R. McConnell, Pres. & CEO
Darlington	Darlington County Bank	W. B. McCown, III	W. B. McCown, III, Pres.
Estill	The Exchange Bank	Sterling J. U. Laffitte	R. M. Laffitte, Chrmn.
Heath Springs	The Bank of Heath Springs	Mark H. Bridges	Mark H. Bridges, Pres.
Jefferson	Bank of Jefferson	D. H. Douglass, Jr.	D. H. Douglass, Jr., Pres.
Johnsonville	Johnsonville State Bank	Ivan E. Hanna	Ivan E. Hanna, Pres.
Latta	SouthTrust Bank of Dillon County	R. Walton Brown	R. Walton Brown, Pres.
Saluda	The Saluda County Bank	Daniel O. Cook, Jr.	Daniel O. Cook, Jr., Pres.
Walterboro	Bank of Walterboro	W. Roger Crook	W. Roger Crook, Pres.
Westminster	Bank of Westminster	M. T. Abbott, Sr.	M. T. Abbott, Sr., Pres.

SOUTH CAROLINA STATE BANKS

June 30, 1995--Continued

Banks Operating Branches

<u>Location</u>	<u>Name of Bank</u>	<u>President</u>	<u>Officer in Charge</u>
Allendale	Carolina Commercial Bank Branches: In-Town--Drive-In Fairfax	Henry S. Laffitte	Henry S. Laffitte, Pres. Marilyn Groover, Br. Mgr.
Bethune	Sandhills Bank Branch: McBee	Emily W. Best	Emily W. Best, Pres. Myra H. Brown, VP
Charleston	The Bank of South Carolina Branch: Summerville	Hugh C. Lane, Jr.	Hugh C. Lane, Jr., Pres. Ann Gregorie, Br. Mgr.
Clinton	M. S. Bailey & Son, Bankers Branches: In-Town--Copeland Plaza In-Town--South Broad Street Laurens Laurens--West Main Street	John W. Dickens	John W. Dickens, Pres. Alma Jo Bond, Head Teller Jeff Thompson, Br. Mgr. Robert H. Todd, SVP Voncille G. McCarson, Bnkng. Off.
Columbia	First-Citizens Bank and Trust Company of South Carolina Branches: In-Town--Dentsville In-Town--Forest Lake In-Town--Harbison In-Town--Middleburg Office Park In-Town--Midlands In-Town--North Main Street	E. Hite Miller, Sr.	E. Hite Miller, Sr., Pres. Sharron K. Horton, Br. Off. Sam J. Schneider, AVP Nancy W. Smith, Br. Off. Odessa Washington, Br. Off. Kenneth J. Smith, Br. Off.

SOUTH CAROLINA STATE BANKS
June 30, 1995--Continued
Banks Operating Branches

<u>Location</u>	<u>Name of Bank</u>	<u>President</u>	<u>Officer in Charge</u>
	In-Town--North 21		James H. Baker, III, VP
	In-Town--Park and Lady Streets		Butch Tisdale, Area Mgr.
	In-Town--Rosewood		John M. Bozard, Br. Off.
	In-Town--St. Andrews		Royce L. Rivers, Jr., VP
	In-Town--Sumter Highway		Joseph B. Rhodarmer, Br. Off.
	In-Town--Two Notch Road		Kevin Fernald, Area Mgr.
	Aiken		Mark L. Litton, Br. Mgr.
	Aiken--Main Office		Douglas E. Henderson, City Exec. IV
	Anderson--Lakeside Mall		John B. Buice, Jr., City Exec. IV
	Anderson--Main		Sheree T. Nix, AVP
	Anderson--Northpoint		William S. Bascue, Br. Mgr.
	Anderson--Southside		Dorothy W. Sullivan, Br. Superv.
	Ballentine		Richard Pascal, Jr., AVP
	Barnwell		John J. Sanders, City Exec. II
	Beech Island		Carol L. Albion, Br. Superv.
	Belvedere		Steven M. Phillips, City Exec. II
	Bishopville		Bruce C. Snipes, City Exec. I
	Bishopville-In-Town--Main Street		Iris B. Owens, Br. Off.
	Boiling Springs		Penny S. Guinn, AVP
	Boiling Springs--Boiling Springs Highway		Marian L. Ruff, Br. Off.
	Calhoun Falls		Donald Rochelle, AVP
	Cayce		Charles McLane, Sr., AVP
	Central		
	Charleston		Dwight L. Moody, Jr., City Exec. IV
	Charleston--Folly Road Shopping Center		Joan M. Rugheimer, AVP
	Charleston--Highway #7		Clifton L. Diffenderfer, AVP
	Charleston--Marion Square		Glen E. Senterfeit, AVP
	Charleston--Rivers Avenue		Rebekah D. Dempsey, AVP
	Cheraw		Brian J. Mickleberry, City Exec. II
	Cheraw--West Cheraw		Helmtraud Abel, AVP

SOUTH CAROLINA STATE BANKS

June 30, 1995--Continued

Banks Operating Branches

<u>Location</u>	<u>Name of Bank</u>	<u>President</u>	<u>Officer in Charge</u>
	Chester		Brenda McBrayer, AVP
	Chesterfield		Emsley A. Laney, Jr., City Exec. III
	Chesterfield--West Main Street		Margie R. Gaskins, Br. Off.
	Clemson--Main		Dianne F. Wood, AVP
	Clio		Derry W. McCormick, City Exec. I
	Conway--Main Office		John C. Griggs, Jr., City Exec. I
	Cowpens		Patricia H. Cassidy, AVP
	Darlington--Pearl Street		John H. Martin, III, City Exec. II
	Darlington--Public Square		Judy Blackmon, Br. Off.
	Dillon		Charles R. Vance, III, Asst. City Exec.
	Dillon--Consumer Loan		Bobbie K. Arrington, AVP
	Dillon--North 301		Mart R. Miller, AVP
	Dillon--South of the Border		
	Eastover		Robert G. Woods, AVP
	Elgin		William L. Addison, Br. Off.
	Florence		David L. Bailey, Jr., City Exec.
	Florence--Second Loop Road		W. Lee Rumley, III, Br. Off.
	Georgetown		Lillie M. Coleman, Br. Off.
	Great Falls		Cynthia S. Banks, City Exec. I
	Greenville		David C. Austin, City Exec. IV
	Greenville--Pleasantburg		Martha M. Williams, Br. Off.
	Greenville--Wade Hampton		Jodie M. Keener, Br. Off.
	Greenville--White Horse Road		Celia M. Thompson, VP
	Hickory Grove		
	Irmo		Lisa Moseley, Br. Off.
	Jackson		Leonard W. Padgett, VP
	Joanna		Wanda M. Prater, Br. Off.
	Johnston		Carlene M. Holmes, AVP
	Kershaw		Nancy L. Taylor, City Exec. I
	Lake View		Gerald N. Arnette, Jr., City Exec. I

SOUTH CAROLINA STATE BANKS

June 30, 1995--Continued

Banks Operating Branches

Location

Name of Bank

President

Officer in Charge

Lancaster--Lancers Center

Lancaster--Main Office

Landrum

Lexington

Liberty

Lugoff

Lyman

Marion

Mauldin

Moncks Corner

Mount Pleasant

Myrtle Beach

Nichols

North

North Charleston--Ashley Phosphate Road

North Charleston--East Montague Avenue

North Charleston--North Trident

North Charleston--Oak Ridge Plaza

Pacolet

Pageland

Pawleys Island Beach

Ridge Spring

Rock Hill

Salem

Saluda

Sharon

Six Mile

Socastee

Spartanburg

Spartanburg--Asheville Highway

Isaac S. Sullivan, Br. Off.

Betty Jo Rushing, VP

Hite E. Miller, Jr., VP

William E. Payne, AVP

Byron P. Roberts, Br. Off.

Terry K. Phillips, VP

Frances G. Brown, Br. Off.

Ted G. Sanders, VP

Dorothy C. Gatlin, Br. Mgr.

Thomas P. Nolen, Asst. City Exec.

Sandi R. Ammons, Br. Off.

Gerald M. Bane, City Exec. II

Betty H. Williamson, Br. Off.

Linda Moore, Br. Superv.

Debra E. Thornton, Br. Superv.

Morris G. Hardigree, Br. Off.

Frank P. Hutto, AVP

Catherine Dunnaway, Br. Off.

Hamilton C. Hutto, City Exec. III

Raymond O. Yonkers, AVP

Donna J. Wise, AVP

Dennis Stuber, City Exec.

Joy L. Boatwright, Br. Mgr.

William H. Rushton, Jr., City Exec. I

Phillip P. Faulkner, AVP

John L. Lewis, City Exec. II

Charles S. Page, Br. Superv.

Frederick G. Williams, VP

Patricia G. Patterson, AVP

SOUTH CAROLINA STATE BANKS

June 30, 1995--Continued

Banks Operating Branches

<u>Location</u>	<u>Name of Bank</u>	<u>President</u>	<u>Officer in Charge</u>
	Spartanburg--East Main		Cheryl G. Thornburg, Br. Off.
	Spartanburg--Morgan Square		Gaines H. Mason, Jr., City Exec. IV
	Spartanburg--Reidville Road		Irma S. Massengill, Br. Off.
	Spartanburg--Westgate		
	St. George		Gail Fralix, AVP
	St. George--West Memorial Boulevard		Dibbon C. Walters, Jr., City Exec. II
	Summerville		Cathy A. Heitzenrater, Area Mgr.
	Summerville--North Main Street		
	Trenton		Grace H. Satcher, City Exec. I
	Ware Shoals		Mary P. Pearman, VP
	West Columbia		J. Doyle Pinholster, Br. Mgr. III
	West Columbia--Platt Springs Road		Elizabeth B. Lewis, Br. Off.
	West Columbia--Sunset Boulevard		David C. Fisher, Br. Off.
	Westminster		Allen R. Perkins, AVP
	Whitmire		Hughson W. Green, Jr., Br. Mgr.
	Williston		Verna G. Murphy, AVP
	Woodruff		Perry C. Ouzts, AVP
	York		William B. Arthur, City Exec. I
Ehrhardt	Enterprise Bank of South Carolina Branches:	W. H. Varn, Jr.	W. H. Varn, Jr., Pres.
	Bamberg		Pauline B. Smith, Br. Mgr.
	Cottageville		Eugene M. Varn, Br. Mgr.
	Denmark		Chris S. Folk, Br. Mgr.
	Edisto Island		Thomas B. Padgett, Br. Mgr.
	Ridgeville		Karen Way, Br. Mgr.
	Walterboro		T. Wallace McCord, VP
	Walterboro--Bells Highway		Thomas E. Owens, III, Br. Mgr.

SOUTH CAROLINA STATE BANKS

June 30, 1995--Continued

Banks Operating Branches

<u>Location</u>	<u>Name of Bank</u>	<u>President</u>	<u>Officer in Charge</u>
Fairfax	Allendale County Bank Branches: In-Town--Drive-up Allendale Allendale--Drive-up	Walker R. Harter, Sr.	Walker R. Harter, Sr., Pres. Patricia C. Everett, VP Donna D. Barnes, SVP
Greeleyville	Bank of Greeleyville Branch: Kingstree	Leonard L. Jonte	Leonard L. Jonte, Pres. Leonard L. Jonte, Pres.
Greenville	Branch Banking and Trust Company of South Carolina Branches: In-Town--Antrim Drive In-Town--Augusta Road In-Town--Berea In-Town--Bi-Lo Banking Center In-Town--Broadus Avenue In-Town--Community Expressbank In-Town--East North Street In-Town--Haywood Road In-Town--Mills Avenue In-Town--North Main In-Town--Pelham Road In-Town--Pleasantburg In-Town--Wade Hampton Boulevard In-Town--West Parker Road In-Town--Woodruff Road Anderson--North Main Street Anderson--River Street	William R. Rowan, III	William R. Rowan, III, Pres. Jack Lucas, AVP Debbie Dobson, AVP Greg Sisk, AVP Janie Bridges, VP Fred Tolley, AVP Wanda Davis, VP

SOUTH CAROLINA STATE BANKS

June 30, 1995--Continued

Banks Operating Branches

<u>Location</u>	<u>Name of Bank</u>	<u>President</u>	<u>Officer in Charge</u>
	Belton--Anderson Street		
	Belton--Capital		
	Charleston--Ashley Plaza		
	Charleston--Meeting Street		
	Charleston--Northwoods Mall		
	Charleston--Savannah Highway		
	Chester		
	Clemson--College Avenue		
	Clemson--Tiger Boulevard		
	Columbia--Assembly Street		Carrie Parker, Bnkng. Off.
	Columbia--Columbia Mall		
	Columbia--Columbiana Financial Center		Baxter Donaldson, Finan. Ctr. Mgr.
	Columbia--Dutch Square		
	Columbia--East Columbia		
	Columbia--Forest Drive		
	Columbia--Garners Ferry		
	Columbia--Main Street		
	Columbia--St. Andrews Road		
	Columbia--Two Notch		
	Easley		Ken Buffington, VP
	Easley--Calhoun Memorial Parkway		
	Florence		
	Florence--Main		
	Goose Creek		
	Greer		David Nelson, VP
	Greer--Church Street		
	Honea Path		
	Irmo		
	Irmo--Woodrow Street		

SOUTH CAROLINA STATE BANKS
June 30, 1995--Continued
Banks Operating Branches

<u>Location</u>	<u>Name of Bank</u>	<u>President</u>	<u>Officer in Charge</u>
	James Island		
	John's Island		
	Lancaster--North Park Square		
	Lancaster--West Arch Street		
	Lexington--East Main Street		
	Lexington--West Main Street		
	Little River		
	Loris		
	Lyman		
	Mauldin--Main Street		
	Mount Pleasant		
	Myrtle Beach--Myrtle Square		
	Myrtle Beach--Socastee		
	Newberry--Newberry Square		
	Newberry--Wilson Road		
	North Charleston		
	North Charleston--Dorchester Road		
	North Myrtle Beach		
	Orangeburg--Bennett Avenue		
	Orangeburg--Russell Street		
	Piedmont		
	Rock Hill		
	Rock Hill--Cherry Road		
	Seneca		Lamar Hilley, VP
	Simpsonville		Carolyn Fender, AVP
	Spartanburg--East Main Street		
	Spartanburg--Hillcrest		Judy Tosto, Br. Mgr.
	Spartanburg--Uptown		
	Spartanburg--Westgate Mall		Faye Mathis, AVP
	St. Matthews		

SOUTH CAROLINA STATE BANKS

June 30, 1995--Continued

Banks Operating Branches

<u>Location</u>	<u>Name of Bank</u>	<u>President</u>	<u>Officer in Charge</u>
	Summerville Sumter--Broad Street Sumter--North Main Street Sumter--Westside Taylors Walterboro West Columbia--Twelfth Street West Columbia--US Hwy. 1 Williamston		
Greenville	Carolina First Bank Branches: In-Town--Cleveland Street In-Town--Haywood Road In-Town--South Pleasantburg In-Town--Wade Hampton Boulevard In-Town--Woodruff Road Aiken--Chesterfield Street Aiken--Whiskey Road Anderson--North Main Street Anderson--West Shockley Road Andrews Barnwell Bennettsville Blackville Chapin Charleston Columbia--Blossom Street Columbia--Columbia Main Columbia--Columbia Mall	James W. Terry, Jr.	Mack I. Whittle, Jr., Chrmn. & CEO Kerry Bull, Bnkng. Off. Carolyn Buckner, VP Kaja Greene, VP Kelly King, AVP Alice Strickland, AVP Ann Browning, AVP Steve Witherspoon, VP Richard Creech, VP Susan Amick, Br. Mgr. Richard Byrd, Bnkng. Off. Tripp Davis, Br. Superv.

SOUTH CAROLINA STATE BANKS

June 30, 1995--Continued

Banks Operating Branches

<u>Location</u>	<u>Name of Bank</u>	<u>President</u>	<u>Officer in Charge</u>
	Columbia--St. Andrews		Steven Risinger, Bnkng. Off.
	Columbia--Sumter Highway		Deborah Cornelison, AVP
	Columbia--Trenholm Plaza		Thomas Harmalik, VP
	Columbia--Two Notch Road		Bobby Keough, AVP
	Edgefield		Patsy Easler, Br. Mgr.
	Georgetown--Fraser Street		
	Georgetown--Georgetown Main		
	Hardeeville		
	Irmo		Robin Major, Bnkng. Off.
	Johnston		Dorothy Baughcome, Br. Mgr.
	Lake City		
	Lexington		Blair Baldwin, Bnkng. Off.
	Litchfield Beach		Scott Frierson, VP
	Mauldin		Bradley Schneider, VP
	McColl		
	Myrtle Beach--Highway 17-North		
	Myrtle Beach--Myrtle Beach Main		
	Newberry		
	North Myrtle Beach		
	Pawleys Island		
	Piedmont		Beverly Flavell, AVP
	Prosperity		
	Ridgeland		
	Salley		June McLain, Bnkng. Off.
	Springfield		Kathleen Fanning, VP
	Surfside		
	Swansea		John Cherry, VP
	Taylors		
	Williston		Frank Mizell, VP

SOUTH CAROLINA STATE BANKS

June 30, 1995--Continued

Banks Operating Branches

<u>Location</u>	<u>Name of Bank</u>	<u>President</u>	<u>Officer in Charge</u>
Greenwood	Greenwood Bank and Trust Branch: In-Town--By-Pass Ninety Six	William G. Stevens	William G. Stevens, Pres. & CEO
Greenwood	The County Bank Branches: In-Town--Greenwood Building In-Town--Marshall Road In-Town--North In-Town--Reynolds Street	R. T. Dunlap, Jr.	R. T. Dunlap, Jr., Pres. Jean Martin, Team Leader Daphne Roberson, Team Leader Julie Boothe, Bnkng. Off. Carolyn Martin, Team Leader
Greer	Greer State Bank Branch: In-Town--North Main Street	R. Dennis Hennett	R. Dennis Hennett, Pres. Thomas L. Williams, AVP
Greer	United Carolina Bank of South Carolina Branches: In-Town--Greer Plaza In-Town--Trade Street Conway Duncan Greenville--Faris at Cleveland Greenville--Maxwell Pointe Greenville--Pelham Road Greenville--UCB Tower Mauldin Myrtle Beach North Myrtle Beach	C. Michael Uzzell	C. Michael Uzzell, Pres. Andrew Gibson, Br. Mgr. J. Larry Loftis, AVP Kelli Ward, Br. Mgr. Ronnie Knight, Sr., VP Gary P. Collins, Regional Exec. Elizabeth Nunnally, Bnkng. Off. Randy Spaw, Br. Mgr. Michelle Dennis, Br. Mgr. I Paul McCraney, Br. Mgr. Carla Booth, Bnkng. Off. E. David Thames, Br. Mgr.

SOUTH CAROLINA STATE BANKS

June 30, 1995--Continued

Banks Operating Branches

<u>Location</u>	<u>Name of Bank</u>	<u>President</u>	<u>Officer in Charge</u>
	Taylors--Hudson Corners Taylors--Wade Hampton Express		Keith Hughes, Bnkg. Off. Haywood Hardin, Br. Mgr.
Hampton	Palmetto State Bank Branches: In-Town--West End Beaufort Beaufort--Marine Corps Air Station Bluffton Burton	Chas. A. Laffitte, Jr.	Chas. A. Laffitte, Jr., Pres. Jackie B. Cleland, Br. Mgr. J. M. Malinowski, VP Alice Hodges, VP M. T. Laffitte, EVP C. A. Laffitte, III, AVP
23 Hemingway	Anderson State Bank, Inc. Branches: In-Town--Broad Street Johnsonville	J. W. Kennedy, Jr.	J. W. Kennedy, Jr., Pres. Blanche E. Patterson, AVP Archie V. Rhodes, VP
Holly Hill	Farmers and Merchants Bank of South Carolina Branches: Bowman Branchville Eutawville Moncks Corner St. Stephen	John L. Hutto	John L. Hutto, Pres. & CEO Sybil R. Dukes, VP Villa D. Thompson, VP Charles D. Paramore, Jr., Br. Mgr. R. Michael Holcombe, VP David C. Ryan, Br. Mgr.
Honea Path	The Commercial Bank Branches: In-Town--Plaza Drive-in In-Town--West Greer Street	William G. Hall	William G. Hall, Pres.

SOUTH CAROLINA STATE BANKS

June 30, 1995--Continued

Banks Operating Branches

<u>Location</u>	<u>Name of Bank</u>	<u>President</u>	<u>Officer in Charge</u>
	Donalds Due West		H. O. Mullinax, SVP Charlie M. Wilson, VP
Iva	The Peoples Bank of Iva Branch: Anderson--Homeland Park	Shawn R. McGee	J. R. McGee, CEO Jerry Peeler, VP
Kingstree	The Exchange Bank of Kingstree Branches: In-Town--Longstreet In-Town--Nelson Boulevard	Robert L. Arnette	Robert L. Arnette, Pres. Ann F. Smith, Br. Mgr. Jeanette McAllister, Br. Mgr.
Lamar	Carolina Bank and Trust Company Branches: Bennettsville Bennettsville--Bypass Cheraw Chesterfield Darlington Hartsville Hartsville--U. S. Highway 15 Mullins Quinby Society Hill	Richard L. Beasley	Richard L. Beasley, Pres. Joe C. Breeden, Jr., VP Janice Eubanks, AVP J. Herbert Foster, VP Richard Stancil, VP Nancy Stewart, VP James O. Morphis, III, VP Scott Grainger, AVP Gary Strickland, VP Brian Falcone, AVP Oscar H. Ham, VP
Laurens	Palmetto Bank Branches: In-Town--Church Street In-Town--Martha Franks In-Town--North Harper Street	Paul W. Stringer	L. Leon Patterson, CEO Lovelace C. Compton, VP Charlene C. Stroud, AVP

SOUTH CAROLINA STATE BANKS

June 30, 1995--Continued

Banks Operating Branches

<u>Location</u>	<u>Name of Bank</u>	<u>President</u>	<u>Officer in Charge</u>
	Anderson--Anderson Main Street		Robert A. Vinson, VP
	Anderson--Anderson Place		
	Clinton		Jeff D. Duncan, AVP
	Duncan		Judy H. Cook, AVP
	Fountain Inn		John S. Peden, VP
	Greenville--East North Street		H. Glenn Howe, AVP
	Greenville--Grove Road		Amy K. Morris, Br. Mgr.
	Greenville--Haywood Estates		
	Greenville--Haywood Road		Kerri H. Brittingham, Br. Mgr.
	Greenville--Howell Road		Linda H. Mollohan, Br. Mgr.
	Greenwood		Sue C. Palmer, Br. Mgr.
	Greenwood--Heritage Hills		
	Greenwood--South Main Street		Robert H. Riley, VP
	Hodges		Betty Jo Smith, Br. Mgr.
	Inman		Evelyn B. McAbee, Br. Mgr.
	Pendleton		Diane M. Watkins, Br. Mgr.
	Simpsonville		Arthur B. Gibson, AVP
	Spartanburg--Blackstock Road		Robert L. Wilder, Jr., Br. Mgr.
	Spartanburg--Fernwood Drive		Linda C. Rollins, Br. Mgr.
	Spartanburg--Skylyn Place		
	Spartanburg--Spartan Centre		Ann M. Beaty, AVP
Lexington	Lexington State Bank	Robert N. Hubbs	Raymond S. Caughman, Chrmn. & CEO
	Branches:		
	In-Town--Main Street		Donald E. Layden, AVP
	In-Town--Mortgage Loan Dept.		H. Michael Sox, Bnkng. Off. & Br. Mgr.
	In-Town--South Lake Drive		Donald E. Layden, AVP
	Batesburg		Hubert E. Long, Jr., VP
	Cayce		James E. Bristow, AVP
	Cayce--Knox Abbott Drive		J. Allen Risinger, Bnkng. Off. & Br. Mgr.

SOUTH CAROLINA STATE BANKS

June 30, 1995--Continued

Banks Operating Branches

<u>Location</u>	<u>Name of Bank</u>	<u>President</u>	<u>Officer in Charge</u>
	Chapin		G. Von Wessinger, VP
	Columbia		Mandy Manus, Personal Banker
	Columbia--Dutch Square		James D. Turner, VP
	Columbia--Woodhill Mall		Laura Kempson, Personal Banker & Off. Mgr.
	Irmo		Robert G. Miller, VP
	McCormick		G. Jamie Sanders, SVP
	Swansea		James E. Kinard, Jr., AVP
	West Columbia--Airport Night Dep.		
	West Columbia--Augusta Road		John W. Harmon, VP
	West Columbia--Platt Springs Road		Henderson W. Dawson, AVP
	West Columbia--Sunset Boulevard		Scott A. Wilhide, AVP
Loris	Horry County State Bank	James R. Clarkson	James R. Clarkson, Pres.
	Branches:		
	Green Sea		
Manning	The Bank of Clarendon	Howard Elkins	Howard Elkins, Pres.
	Branches:		
	Santee		Stacey R. McInnis, AVP
	Summerton		James F. Gardner, AVP
Mullins	Anderson Brothers Bank	David E. Anderson	David E. Anderson, Pres. & CEO
	Branches:		
	In-Town--Drive-in		Rozena C. Graham, AVP
	Aynor		Danny Graham, VP
	North Myrtle Beach		L. Edward Williams, Jr., VP

SOUTH CAROLINA STATE BANKS

June 30, 1995--Continued

Banks Operating Branches

<u>Location</u>	<u>Name of Bank</u>	<u>President</u>	<u>Officer in Charge</u>
Myrtle Beach	The Anchor Bank Branches: In-Town--Dunes In-Town--Thirteenth Avenue South Express Cherry Grove Conway Georgetown Hilton Head Island Hilton Head Island--Northridge Drive Little River Murrells Inlet North Myrtle Beach Surfside Beach	Stephen L. Chryst	Stephen L. Chryst, Pres. & CEO Rebecca Hinds, VP William F. Bellamy, VP Faye O'Donahue, Bnkng. Off. Frankie Lewis, VP Danny Siau, AVP Donnie Jo Walden, Bnkng. Off. Pat Ferguson, Bnkng. Off. T. W. Hill, VP Doug Arseneau, Bnkng. Off. Wayne Wicker, AVP Kay Benton, VP
Olanta	The Citizens Bank Branches: Lake City Lynchburg Turbeville	H. Blake Gibbons, Jr.	H. Blake Gibbons, Jr., Pres. & CEO Richard W. McCutcheon, AVP Charles L. Stone, Jr., AVP Kenneth W. Lee, VP
Pamplico	Pamplico Bank and Trust Company Branch: In-Town--Walnut Street	Marvin Munnerlyn, Jr.	A. A. Munn, III, Chrmn. & CEO Clara B. Pait, VP
Ridgeway	Bank of Ridgeway Branch: Blythewood Winnsboro	William A. Harwell	William A. Harwell, Pres. T. W. Copeland, VP M. S. Brakefield, SVP

SOUTH CAROLINA STATE BANKS

June 30, 1995--Continued

Banks Operating Branches

<u>Location</u>	<u>Name of Bank</u>	<u>President</u>	<u>Officer in Charge</u>
Spartanburg	Carolina Southern Bank Branch: In-Town--Reidville Road	John S. Poole	Ernest R. Kluttz, CEO
Timmonsville	Pee Dee State Bank Branches: Dillon Florence--Ebenezer Florence--Five Points Florence--Huntington Plaza	Rodney B. Scarborough	J. Banks Scarborough, Chrmn. Carlis L. Causey, VP Bradley Scott Blalock, AVP F. R. Saunders, Jr., VP Paul H. Saunders, VP
28 Travelers Rest	Bank of Travelers Rest Branches: In-Town--Downtown Greenville--Old Buncombe Road Greenville--White Horse Road Marietta--Slater-Marietta	R. Bruce White	R. Bruce White, Pres. Geraldine Payne, Mgr. Thomas R. Britt, Jr., AVP Judy Widmer, AVP Elaine Riggs, AC
Union	Arthur State Bank Branches: In-Town--Monarch In-Town--Plaza In-Town--West Main Street In-Town--West Towne Plaza	J. Carlisle Oxner, Jr.	J. Carlisle Oxner, III, CEO Barbara C. Seigler, Br. Mgr. Gladys P. Brown, Br. Mgr. Hope B. Hill, Br. Mgr. Norma S. Jones, Br. Mgr.
Varnville	The Community Bank of South Carolina Branches: Beaufort--Bay Street Beaufort--Boundary Street	Harold C. Amick, Jr.	Frank A. McClure, Jr., Chrmn. Connie Glass, AVP Marion C. Gray, III, Loan Off.

SOUTH CAROLINA STATE BANKS

June 30, 1995--Continued

Banks Operating Branches

<u>Location</u>	<u>Name of Bank</u>	<u>President</u>	<u>Officer in Charge</u>
	Brunson Estill Hampton Parris Island Yemassee		Ruby D. Nix, VP William M. Sanders, VP Ernest W. Avant, VP Kathy Westfall, Off. Mgr. Archie L. Deloach, AVP
Walhalla	Blue Ridge Bank of Walhalla Branch: In-Town--East Main	Tim O. Hall, Jr.	Tim O. Hall, Jr., Pres. & Chrmn. James M. Crumpton, Br. Mgr.
Walhalla	Community First Bank Branch: Seneca	Frederick D. Shepherd, Jr.	Frederick D. Shepherd, Jr., Pres. & CEO Bill Steele, VP
Woodruff	Woodruff State Bank Branches: In-Town--North Main Street In-Town--221 South	J. Carlisle Oxner, Jr.	Charles R. Morris, Jr., EVP Rhonda M. Manly, Br. Superv. Caroline Carlton, Br. Superv.
York	Bank of York Branches: In-Town--East Liberty Street Lake Wylie Newport Community	Fred M. Clinton	Fred M. Clinton, Pres. Kelley S. McNeely, AC & Br. Mgr. James S. Sherrill, VP Yvonne M. Adams, AVP

**CHANGES IN SOUTH CAROLINA STATE BANKS
DURING FISCAL YEAR 1994-95**

A. Conversions:

On September 26, 1994, Greenwood National Bank, Greenwood, converted from a nationally-chartered bank to a state-chartered Federal Reserve member bank under the name Greenwood Bank & Trust, Greenwood.

B. New Banks:

On June 12, 1995, Clemson Bank & Trust, Clemson, was chartered and opened for business on June 22, 1995.

C. Mergers:

On February 3, 1995, Carolina First Savings Bank, Georgetown, and its twelve branches merged into Carolina First Bank, Greenville, becoming branches of that institution.

On April 10, 1995, Aiken County National Bank, Aiken, and its two Aiken branches merged into Carolina First Bank, Greenville, becoming branches of that institution.

On May 30, 1995, Southern National Bank of South Carolina, Greenville, and its 71 branches merged into Branch Banking and Trust Company of South Carolina, Greenville, becoming branches of that institution.

On June 30, 1995, Midlands National Bank, Prosperity, and its Newberry and Chapin branches merged into Carolina First Bank, Greenville, becoming branches of that institution.

HOLDING COMPANIES LOCATED IN SOUTH CAROLINA OR IN ANOTHER STATE THAT OWN BANK(S)
SUBSIDIARIES IN SOUTH CAROLINA AS OF JUNE 30, 1995, THAT ARE REQUIRED
TO REGISTER WITH THE STATE BOARD OF FINANCIAL INSTITUTIONS

<u>Location</u>	<u>Name of Holding Company</u>	<u>Name of Bank Owned by Holding Company</u>
Anderson, SC	First United Bancorporation	Anderson National Bank, Anderson
Bethune, SC	Sandhills Holding Company, Inc.	Spartanburg National Bank, Spartanburg
Birmingham, AL	SouthTrust Corporation	Sandhills Bank, Bethune
		SouthTrust Bank of Dillon County, Latta
		SouthTrust Bank of Charleston, N.A., Charleston
Charleston, SC	Bank of South Carolina Corporation	The Bank of South Carolina, Charleston
Charlotte, NC	First Union Corporation	First Union National Bank of South Carolina, Greenville
Charlotte, NC	NationsBank Corporation	NationsBank of South Carolina, N.A., Columbia
Chesnee, SC	Chesnee State Bancshares, Inc.	Chesnee State Bank, Chesnee
Clinton, SC	Bailey Financial Corporation	M. S. Bailey & Son Bankers, Clinton
		The Saluda County Bank, Saluda
Columbia, SC	Comsouth Bankshares, Inc.	Bank of Columbia, N.A., Columbia
		Bank of Charleston, N.A., Charleston
Columbia, SC	First Citizens Bancorporation of South Carolina, Inc.	First-Citizens Bank and Trust Company of South Carolina, Columbia
Columbus, GA	Synovus Financial Corporation	National Bank of South Carolina, Sumter
Darlington, SC	First Carolina Bancshares Corporation	Carolina Bank and Trust Company, Lamar
Easley, SC	Peoples Bancorporation, Inc.	Peoples National Bank, Easley
Greeleyville, SC	Southeastern Bancorp., Inc.	Bank of Greeleyville, Greeleyville
Greenville, SC	Carolina First Corporation	Carolina First Bank, Greenville
Greenville, SC	Greenville Financial Corporation	Greenville National Bank, Greenville
Greenville, SC	Summit Financial Corporation	Summit National Bank, Greenville
Greenwood, SC	Community Capital Corporation	Greenwood Bank and Trust, Greenwood
		Clemson Bank & Trust, Clemson
Greenwood, SC	TCB Corporation	The County Bank, Greenwood
Hampton, SC	Palmetto State Bankshares, Inc.	Palmetto State Bank, Hampton
Hemingway, SC	Anderson Bancshares, Inc.	Anderson State Bank, Hemingway

**HOLDING COMPANIES LOCATED IN SOUTH CAROLINA OR IN ANOTHER STATE THAT OWN BANK(S)
SUBSIDIARIES IN SOUTH CAROLINA AS OF JUNE 30, 1995, THAT ARE REQUIRED
TO REGISTER WITH THE STATE BOARD OF FINANCIAL INSTITUTIONS**

<u>Location</u>	<u>Name of Holding Company</u>	<u>Name of Bank Owned by Holding Company</u>
Holly Hill, SC	FMB of S. C. Bancshares, Inc.	Farmers and Merchants Bank of South Carolina, Holly Hill
Holly Hill, SC	FNB Corporation	First National Bank of Holly Hill, Holly Hill
Honea Path, SC	Commercial Bank Shares, Inc.	The Commercial Bank, Honea Path
Kingstree, SC	WFNB Bankshares, Inc.	Williamsburg First National Bank, Kingstree
Laurens, SC	Palmetto Bancshares, Inc.	Palmetto Bank, Laurens
Marion, SC	M & M Financial Corporation	First National South
Myrtle Beach, SC	Anchor Financial Corporation	The Anchor Bank, Myrtle Beach
Olanda, SC	Citizens Bancshares, Inc.	The Citizens Bank, Olanda
Orangeburg, SC	Community Bankshares, Inc.	Orangeburg National Bank, Orangeburg
Timmonsville, SC	Pee Dee Bankshares, Inc.	Pee Dee State Bank, Timmonsville
Union, SC	Arthur State Bancshares, Inc.	Arthur State Bank, Union
Whiteville, NC	United Carolina Bancshares Corporation	United Carolina Bank of South Carolina, Greer
Winston-Salem, NC	Southern National Corporation	Branch Banking and Trust Company of South Carolina, Greenville
		The Lexington State Bank, Lexington
		The Community Bank of South Carolina, Varnville
Winston-Salem, NC	Wachovia Corporation	Wachovia Bank of South Carolina, Columbia
		Atlantic Savings Bank, FSB, Hilton Head Island
Woodruff, SC	Woodruff State Bancshares, Inc.	Woodruff State Bank, Woodruff
York, SC	York Bancshares, Inc.	Bank of York, York

**HOLDING COMPANIES LOCATED IN SOUTH CAROLINA THAT OWN SAVINGS AND LOAN ASSOCIATION(S)
SUBSIDIARIES IN SOUTH CAROLINA AS OF JUNE 30, 1995, THAT ARE REQUIRED
TO REGISTER WITH THE STATE BOARD OF FINANCIAL INSTITUTIONS**

<u>Location</u>	<u>Name of Holding Company</u>	<u>Name of South Carolina Savings and Loan Association</u>
Aiken, SC	PALFED, Inc.	Palmetto Federal Savings Bank of South Carolina, Aiken
Camden, SC	First Palmetto Financial Corporation	First Palmetto Savings Bank, FSB, Camden
Charleston, SC	First Financial Holdings, Inc.	First Federal Savings and Loan Association of Charleston, Charleston
		Peoples Federal Savings and Loan Association, Conway
Greenwood, SC	United Financial Corporation of South Carolina, Inc.	United Savings Bank, Inc., Greenwood
		Home Federal Savings Bank of South Carolina, Rock Hill
Union, SC	Union Financial Bancshares, Inc.	Union Federal Savings Bank

**COMPARATIVE STATEMENT OF CONDITION OF
SOUTH CAROLINA STATE BANKS**

(Stated in thousands of dollars)

	December 31, 1994 52 Banks 312 Branches 1 Night Dep. 28 Free-standing ATMs 8 Scrip Machines	June 30, 1995 53 Banks 400 Branches 1 Night Dep. 35 Free-standing ATMs 11 Scrip Machines
ASSETS:		
Cash & due from depository institutions	\$396,392	\$499,433
Securities	1,830,278	2,620,356
Federal funds sold & sec. pur. under agrts. to resell	159,272	423,134
*Loans, Net of unearned income & reserve for losses	4,372,893	6,855,628
Bank premises, fur. & fix.	165,513	228,387
Other real estate owned	8,250	9,922
All other assets	155,271	220,665
Total Assets	\$7,087,869	\$10,857,525
LIABILITIES:		
Deposits	\$6,108,205	\$8,639,669
Federal funds pur. & sec. sold under agrts. to repur.	236,468	728,886
Demand notes issued to U. S. Treasury & other borrowed money	86,540	396,954
Mortgage indebtedness & lia. for capitalized leases	2,507	2,442
Other liabilities	47,919	170,923
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	85,168	88,077
Surplus	356,708	595,668
Undivided profits & capital reserves	183,536	229,971
Net unrealized holding gains (losses) on AFS securities	(19,182)	4,935
Total Equity Capital	606,230	918,651
Total Liabilities & Equity Capital	\$7,087,869	\$10,857,525
*Reserve for possible loan losses	\$62,560	\$101,817

COMPARATIVE ABSTRACT
 (Showing Condition of State Banks, Cash Depositories, and Private Banks
 in South Carolina at the Close of Business on Dates Named)
 (Stated in thousands of dollars)

	December 31, 1940 87 Banks 4 Branches 1 Private Bank 41 Depositories	December 31, 1950 100 Banks 11 Branches 23 Depositories
ASSETS:		
Cash & due from depository institutions	\$32,602	\$78,685
Securities	18,411	119,696
Federal funds sold & sec. pur. under agrts. to resell	---	---
Loans, Net of unearned income & reserve for losses	20,360	65,860
Bank premises, fur. & fix. & other assets representing bank premises	638	1,364
Other real estate owned	439	65
All other assets	127	502
Total Assets	\$72,577	\$266,172
LIABILITIES:		
Deposits	\$63,020	\$237,926
Federal funds pur. & sec. sold under agrts. to repur.	---	---
Demand notes issued to U. S. Treasury & other borrowed money	5	---
Mortgage indebtedness & lia. for capitalized leases	---	---
Other liabilities	1,137	7,955
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	4,371	7,863
Surplus	2,690	8,317
Undivided profits & capital reserves	1,354	4,111
Total Liabilities	\$72,577	\$266,172

COMPARATIVE ABSTRACT
(Showing Condition of State Banks, Cash Depositories, and Private Banks
in South Carolina at the Close of Business on Dates Named--Continued)
(Stated in thousands of dollars)

	December 31, 1960 116 Banks 44 Branches 2 Mil. Fac. 4 Depositories	December 31, 1970 83 Banks 175 Branches 2 Mil. Fac.
ASSETS:		
Cash & due from depository institutions	\$87,242	\$133,551
Securities	186,604	391,275
Federal funds sold & sec. pur. under agrts. to resell	---	32,125
*Loans, Net of unearned income & reserve for losses	161,507	555,263
Bank premises, fur. & fix. & other assets representing bank premises	3,918	17,801
Other real estate owned	224	814
All other assets	770	8,657
Total Assets	\$440,265	\$1,139,486
LIABILITIES:		
Deposits	\$393,020	\$1,004,140
Federal funds pur. & sec. sold under agrts. to repur.	---	855
Demand notes issued to U. S. Treasury & other borrowed money	500	107
Mortgage indebtedness & lia. for capitalized leases	---	206
Other liabilities	3,082	25,889
Subordinated notes & debentures	---	4,094
Preferred stock	---	3,803
Common stock	16,861	37,808
Surplus	18,313	40,129
Undivided profits & capital reserves	8,489	22,455
Total Liabilities	\$440,265	\$1,139,486

*Reserve for possible loan losses 1970 - \$10,482

COMPARATIVE ABSTRACT
(Showing Condition of State Banks, Cash Depositories, and Private Banks
in South Carolina at the Close of Business on Dates Named--Continued)
(Stated in thousands of dollars)

	December 31, 1980 66 Banks 353 Branches 2 Mil. Fac. 1 Temp. Seas. Fac.	December 31, 1990 54 Banks 233 Branches 0 Night Dep. 0 Mil. Fac. 0 Temp. Seas. Fac. 13 Free-standing ATMs
ASSETS:		
Cash & due from depository institutions	\$327,923	\$288,064
Securities	1,135,573	1,277,125
Federal funds sold & sec. pur. under agrts. to resell	148,746	148,279
*Loans, Net of unearned income & reserve for losses	1,635,028	2,796,389
Bank premises, fur. & fix. & other assets representing bank premises	90,311	115,117
Other real estate owned	4,144	7,355
All other assets	117,956	95,145
Total Assets	\$3,459,681	\$4,727,474
LIABILITIES:		
Deposits	\$2,945,779	\$4,137,122
Federal funds pur. & sec. sold under agrts. to repur.	147,683	98,088
Demand notes issued to U. S. Treasury & other borrowed money	13,207	20,363
Mortgage indebtedness & lia. for capitalized leases	1,201	1,827
Other liabilities	40,579	52,726
Subordinated notes & debentures	24,648	2,717
Preferred stock	9,631	---
Common stock	76,140	80,194
Surplus	124,731	228,099
Undivided profits & capital reserves	76,082	106,338
Total Liabilities	\$3,459,681	\$4,727,474

*Reserve for possible loan losses 1980 - \$21,102
Reserve for possible loan losses 1990 - \$40,775

DISTRIBUTION OF INCOME AND EXPENSES OF SOUTH CAROLINA STATE BANKS

(As Percentages of Total Income)

Deposits	\$25,000,000 to \$100,000,000						Average for South Carolina State Banks	
	Under \$25,000,000		to \$100,000,000		Over \$100,000,000			
	1993	1994	1993	1994	1993	1994	1993	1994
Number of Banks	11	11	31	32	9	9	51	52
INCOME:								
Interest and fees on loans	63.5	63.4	65.4	66.6	66.4	70.1	66.0	68.8
Interest and dividends on investments	24.2	25.3	23.3	22.0	18.1	15.6	19.9	17.9
Exchange, fees, and service charges	8.0	8.0	6.7	6.8	7.5	7.2	7.3	7.1
Other operating income	3.4	2.5	3.9	3.5	7.6	6.7	6.3	5.5
Total operating income	99.1	99.2	99.3	98.9	99.6	99.6	99.5	99.3
Securities gains, Gross	.8	.0	.6	.1	.3	.4	.4	.3
Other income	.1	.8	.1	1.0	.1	--	.1	.4
Total income	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
EXPENSES:								
Salaries and employee benefits	25.8	26.6	22.3	22.1	22.2	22.3	22.4	22.3
Interest on deposits	29	28.7	32.6	31.0	30.9	31.1	31.4	31.0
Interest on borrowings	.1	.1	.5	.9	1.2	1.9	.9	1.5
Interest on subordinated notes and debentures	--	--	--	--	--	--	--	--
Occupancy expense of bank premises, Net, including equipment	6.6	6.4	6.2	6.0	7.1	6.8	6.8	6.6
Provision for possible loan losses	2.2	1.6	3.7	3.0	2.9	2.4	3.1	2.6
Other operating expenses	14.8	14.1	14.1	14.2	17.0	21.8	16.0	19.2
Total operating expenses	78.5	77.5	79.4	77.2	81.3	86.3	80.6	83.2
Securities losses, Gross	--	.5	--	.5	--	--	--	.2
Other expenses	.7	.7	.2	--	--	--	.1	--
Expenses before income taxes and dividends	79.2	78.7	79.6	77.7	81.3	86.3	80.7	83.4
Net income before income taxes and dividends	20.8	21.3	20.4	22.3	18.7	13.7	19.3	16.6
Income taxes	6.1	6.4	6.2	6.5	5.7	4.3	5.9	5.1
Net income before dividends	14.7	14.9	14.2	15.8	13.0	9.4	13.4	11.5
Cash dividends	2.7	3.2	3.1	3.3	2.9	3.9	3.0	3.6
NET ADDITION TO CAPITAL	12.0	11.7	11.1	12.5	10.1	5.5	10.4	7.9

ANALYSIS OF INCOME AND EXPENSES OF SOUTH CAROLINA STATE BANKS
(Comparative Percentages of Income, Expenses, Gains, and Losses for Year Indicated
Based on Assets, Deposits, or Capital Funds at End of Year Indicated)

Deposits	Under \$25,000,000		\$25,000,000 to \$100,000,000		Over \$100,000,000		Average for South Carolina State Banks	
	1993	1994	1993	1994	1993	1994	1993	1994
Number of Banks	11	11	31	32	9	9	51	52
INCOME:								
Interest and fees on loans to loans	9.45	9.21	8.66	8.66	7.9	8.06	8.16	8.26
Interest and dividends on investments to investments	5.26	5.59	5.71	5.74	5.39	5.11	5.49	5.36
Exchange, fees, and service charges to total assets	.65	.64	.53	.54	.58	.56	.56	.55
Other operating income to total assets	.28	.20	.31	.28	.59	.51	.49	.43
Total operating income to total assets	8.01	7.93	7.91	7.87	7.70	7.67	7.78	7.74
Securities gains, Gross to securities	.18	.01	.13	.02	.08	.13	.10	.09
Other income to total assets	--	.07	.01	.08	.01	--	.01	.03
Total income to total assets	8.08	8.00	7.96	7.96	7.73	7.70	7.81	7.79
EXPENSES:								
Salaries and employee benefits to total deposits	2.43	2.49	2.05	2.05	1.95	1.99	2.00	2.02
Interest on deposits to time and savings deposits	3.69	3.34	3.84	3.57	3.39	3.28	3.53	3.36
Occupancy expenses of bank premises, Net, including equipment, to total assets	.53	.51	.49	.48	.55	.53	.53	.51
Provisions for possible loan losses to loans	.33	.23	.49	.39	.35	.28	.39	.31
Other operating expenses to total assets	1.20	1.13	1.12	1.13	1.32	1.68	1.25	1.49
Total operating expenses to total assets	6.34	6.21	6.32	6.15	6.29	6.64	6.30	6.48
Securities losses, Gross, to securities	--	.10	--	.12	--	.01	--	.05
Other expenses to total assets	.06	.05	.01	--	--	--	--	--
Expenses before income taxes and dividends to total assets	6.40	6.30	6.34	6.19	6.29	6.65	6.31	6.50
Net income before income taxes and dividends to total assets	1.68	1.70	1.62	1.77	1.44	1.05	1.51	1.29
Cash dividends to capital stock	12.00	14.17	11.38	11.89	27.81	40.41	18.37	23.62
Cash dividends to capital funds	1.68	1.90	2.24	2.34	3.05	4.11	2.67	3.32
Net profits to total assets	.96	.94	.88	1.00	.78	.42	.81	.61
Net profit to capital funds	7.30	6.92	7.90	9.08	10.52	05.87	9.34	7.17

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS

JUNE 30, 1995

(Stated in thousands of dollars)

Date of Charter	The Bank of Abbeville Abbeville May 1, 1987	Carolina Commercial Bank Allendale Jan. 8, 1935
ASSETS:		
Cash & due from depository insts.	\$1,407	\$1,438
U. S. Treasury securities	2,174	4,721
U. S. Govt. agency & corporations	4,670	10,194
Obligations of States & pol. subdivs.	653	1,720
All other securities	190	—
Federal funds sold & securities pur. under agrts. to resell	2,628	800
*Loans, Net of unearned income & reserve for losses	23,997	8,806
Bank premises, fur. & fix., & other assets representing bank premises	960	225
Other real estate owned	9	24
All other assets	533	498
Total Assets	\$37,221	\$28,426
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$2,683	\$3,219
Time & savings deposits of indivs., partnerships & corporations	25,474	18,124
Deposits of U. S. Govt.	—	6
Deposits of States & pol. subdivs.	2,213	3,091
All other deposits	571	—
Certified & officers' checks	118	81
Total Deposits	\$31,059	\$24,521
Federal funds pur. & securities sold under agrts. to repur.	\$2,303	\$ —
Demand notes issued to U. S. Treasury & other borrowed money	—	—
Mortgage indebtedness & lia. for capitalized leases	—	—
Other liabilities	201	259
Subordinated notes & debentures	—	—
Preferred stock	—	—
Common stock	1,244	400
Surplus	1,721	2,500
Undivided profits & capital reserves	693	746
Total Liabilities	\$37,221	\$28,426
*Reserve for possible loan losses	\$286	\$185
Capital & reserves to total assets ratio	10.5%	13.4%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS

JUNE 30, 1995--Continued

(Stated in thousands of dollars)

Date of Charter	Sandhills Bank Bethune Jan. 2, 1959	The Bank of South Carolina Charleston Oct. 22, 1986
ASSETS:		
Cash & due from depository insts.	\$1,420	\$5,472
U. S. Treasury securities	1,100	14,365
U. S. Govt. agency & corporations	2,383	—
Obligations of States & pol. subdivs.	2,562	83
All other securities	—	25
Federal funds sold & securities pur. under agrts. to resell	500	7,925
*Loans, Net of unearned income & reserve for losses	12,928	54,118
Bank premises, fur. & fix., & other assets representing bank premises	360	560
Other real estate owned	—	986
All other assets	578	904
Total Assets	\$21,831	\$84,438
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$2,858	\$13,770
Time & savings deposits of indivs., partnerships & corporations	13,324	49,467
Deposits of U. S. Govt.	3	233
Deposits of States & pol. subdivs.	2,901	4,313
All other deposits	—	3
Certified & officers' checks	104	805
Total Deposits	\$19,190	\$68,591
Federal funds pur. & securities sold under agrts. to repur.	\$ —	\$396
Demand notes issued to U. S. Treasury & other borrowed money	—	1,213
Mortgage indebtedness & lia. for capitalized leases	—	—
Other liabilities	441	365
Subordinated notes & debentures	—	—
Preferred stock	—	—
Common stock	89	5,300
Surplus	1,584	5,300
Undivided profits & capital reserves	527	3,273
Total Liabilities	\$21,831	\$84,438
*Reserve for possible loan losses	\$142	\$991
Capital & reserves to total assets ratio	10.4%	17.4%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS

JUNE 30, 1995--Continued
(Stated in thousands of dollars)

Date of Charter	Chesnee State Bank Chesnee Aug. 30, 1932	Clemson Bank & Trust Clemson June 12, 1995
ASSETS:		
Cash & due from depository insts.	\$1,410	\$177
U. S. Treasury securities	5,420	295
U. S. Govt. agency & corporations	7,657	195
Obligations of States & pol. subdivs.	1,254	—
All other securities	139	—
Federal funds sold & securities pur. under agrts. to resell	3,990	2,320
*Loans, Net of unearned income & reserve for losses	8,973	1,372
Bank premises, fur. & fix., & other assets representing bank premises	150	273
Other real estate owned	—	—
All other assets	418	126
Total Assets	\$29,411	\$4,758
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$4,659	\$62
Time & savings deposits of indivs., partnerships & corporations	19,982	307
Deposits of U. S. Govt.	—	—
Deposits of States & pol. subdivs.	1,001	—
All other deposits	—	—
Certified & officers' checks	61	50
Total Deposits	\$25,703	\$419
Federal funds pur. & securities sold under agrts. to repur.	\$ —	\$ —
Demand notes issued to U. S. Treasury & other borrowed money	—	—
Mortgage indebtedness & lia. for capitalized leases	—	—
Other liabilities	143	3
Subordinated notes & debentures	—	—
Preferred stock	—	—
Common stock	600	2,250
Surplus	1,200	2,105
Undivided profits & capital reserves	1,765	(19)
Total Liabilities	\$29,411	\$4,758
*Reserve for possible loan losses	\$84	\$10
Capital & reserves to total assets ratio	12.4%	91.1%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS

JUNE 30, 1995--Continued

(Stated in thousands of dollars)

Date of Charter	M. S. Bailey & Son, Bankers Clinton Feb. 1, 1886	Clover Community Bank Clover Aug. 18, 1987
ASSETS:		
Cash & due from depository insts.	\$4,211	\$1,818
U. S. Treasury securities	12,898	1,964
U. S. Govt. agency & corporations	6,017	10,965
Obligations of States & pol. subdivs.	4,694	1,999
All other securities	314	377
Federal funds sold & securities pur. under agrts. to resell	4,850	3,120
*Loans, Net of unearned income & reserve for losses	72,440	27,324
Bank premises, fur. & fix., & other assets representing bank premises	4,730	586
Other real estate owned	248	—
All other assets	1,186	399
Total Assets	\$111,588	\$48,552
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$9,954	\$3,231
Time & savings deposits of indivs., partnerships & corporations	74,599	35,680
Deposits of U. S. Govt.	67	25
Deposits of States & pol. subdivs.	4,561	257
All other deposits	1,961	—
Certified & officers' checks	33	42
Total Deposits	\$91,175	\$39,235
Federal funds pur. & securities sold under agrts. to repur.	\$9,189	\$ —
Demand notes issued to U. S. Treasury & other borrowed money	—	4,000
Mortgage indebtedness & lia. for capitalized leases	—	—
Other liabilities	765	330
Subordinated notes & debentures	—	—
Preferred stock	—	—
Common stock	1,000	1,264
Surplus	7,500	2,070
Undivided profits & capital reserves	1,959	1,653
Total Liabilities	\$111,588	\$48,552
*Reserve for possible loan losses	\$810	\$275
Capital & reserves to total assets ratio	10.0%	10.8%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1995--Continued
(Stated in thousands of dollars)

Date of Charter	First-Citizens Bank and Trust Company of SC Columbia Jan. 15, 1936	Victory Savings Bank Columbia July 8, 1921
ASSETS:		
Cash & due from depository insts.	\$106,932	\$183
U. S. Treasury securities	414,920	3,297
U. S. Govt. agency & corporations	—	4,751
Obligations of States & pol. subdivs.	36,441	—
All other securities	233	1
Federal funds sold & securities pur. under agrts. to resell	—	—
*Loans, Net of unearned income & reserve for losses	999,578	6,802
Bank premises, fur. & fix., & other assets representing bank premises	41,597	1,041
Other real estate owned	189	—
All other assets	40,692	455
Total Assets	\$1,640,582	\$16,530
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$217,230	\$2,459
Time & savings deposits of indivs., partnerships & corporations	1,149,963	9,217
Deposits of U. S. Govt.	1,313	5
Deposits of States & pol. subdivs.	65,590	1,560
All other deposits	301	—
Certified & officers' checks	6,435	71
Total Deposits	\$1,440,832	\$13,312
Federal funds pur. & securities sold under agrts. to repur.	\$77,663	\$1,450
Demand notes issued to U. S. Treasury & other borrowed money	41	—
Mortgage indebtedness & lia. for capitalized leases	—	—
Other liabilities	16,533	70
Subordinated notes & debentures	—	—
Preferred stock	—	—
Common stock	4,528	1,229
Surplus	75,000	1,313
Undivided profits & capital reserves	25,985	(844)
Total Liabilities	\$1,640,582	\$16,530
*Reserve for possible loan losses	\$20,785	\$192
Capital & reserves to total assets ratio	6.6%	11.3%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS

JUNE 30, 1995--Continued

(Stated in thousands of dollars)

Date of Charter	Darlington County Bank Darlington Feb. 18, 1986	Enterprise Bank of South Carolina Ehrhardt Jan. 13, 1920
ASSETS:		
Cash & due from depository insts.	\$829	\$4,926
U. S. Treasury securities	2,917	9,476
U. S. Govt. agency & corporations	908	18,462
Obligations of States & pol. subdivs.	499	12,052
All other securities	50	---
Federal funds sold & securities pur. under agrts. to resell	925	14,750
*Loans, Net of unearned income & reserve for losses	12,701	58,253
Bank premises, fur. & fix., & other assets representing bank premises	675	1,998
Other real estate owned	---	523
All other assets	296	2,032
Total Assets	\$19,800	\$122,472
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$2,639	\$10,566
Time & savings deposits of indivs., partnerships & corporations	13,940	73,058
Deposits of U. S. Govt.	---	21
Deposits of States & pol. subdivs.	853	15,340
All other deposits	---	2,278
Certified & officers' checks	134	1,214
Total Deposits	\$17,566	\$102,477
Federal funds pur. & securities sold under agrts. to repur.	\$ ---	\$ ---
Demand notes issued to U. S. Treasury & other borrowed money	---	---
Mortgage indebtedness & lia. for capitalized leases	---	---
Other liabilities	130	693
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	790	514
Surplus	830	7,500
Undivided profits & capital reserves	484	11,288
Total Liabilities	\$19,800	\$122,472
*Reserve for possible loan losses	\$125	\$1,876
Capital & reserves to total assets ratio	11.2%	17.0%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS

JUNE 30, 1995--Continued

(Stated in thousands of dollars)

Date of Charter	The Exchange Bank Estill Mar. 22, 1934	Allendale County Bank Fairfax May 30, 1933
ASSETS:		
Cash & due from depository insts.	\$1,822	\$2,196
U. S. Treasury securities	9,014	10,402
U. S. Govt. agency & corporations	6,029	777
Obligations of States & pol. subdivs.	1,823	695
All other securities	—	—
Federal funds sold & securities pur. under agrts. to resell	2,225	1,300
*Loans, Net of unearned income & reserve for losses	11,323	23,614
Bank premises, fur. & fix., & other assets representing bank premises	75	421
Other real estate owned	45	—
All other assets	911	794
Total Assets	\$33,267	\$40,199
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$3,845	\$1,223
Time & savings deposits of indivs., partnerships & corporations	20,689	33,150
Deposits of U. S. Govt.	20	80
Deposits of States & pol. subdivs.	2,561	2,452
All other deposits	—	—
Certified & officers' checks	161	173
Total Deposits	\$27,276	\$37,078
Federal funds pur. & securities sold under agrts. to repur.	\$ —	\$ —
Demand notes issued to U. S. Treasury & other borrowed money	—	—
Mortgage indebtedness & lia. for capitalized leases	—	—
Other liabilities	319	270
Subordinated notes & debentures	—	—
Preferred stock	—	—
Common stock	500	200
Surplus	3,500	2,800
Undivided profits & capital reserves	1,672	(149)
Total Liabilities	\$33,267	\$40,199
*Reserve for possible loan losses	\$272	\$691
Capital & reserves to total assets ratio	17.7%	8.7%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS

JUNE 30, 1995--Continued
(Stated in thousands of dollars)

Date of Charter	Bank of Greeleyville Greeleyville April 3, 1935	Branch Banking and Trust Company of South Carolina Greenville Feb. 21, 1973
ASSETS:		
Cash & due from depository insts.	\$1,563	\$123,880
U. S. Treasury securities	1,001	500,859
U. S. Govt. agency & corporations	451	294,866
Obligations of States & pol. subdivs.	650	32,793
All other securities	50	22,193
Federal funds sold & securities pur. under agrts. to resell	---	175,000
*Loans, Net of unearned income & reserve for losses	22,505	2,356,739
Bank premises, fur. & fix., & other assets representing bank premises	765	53,846
Other real estate owned	---	1,851
All other assets	469	55,781
Total Assets	\$27,454	\$3,617,808
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$2,508	\$296,671
Time & savings deposits of indivs., partnerships & corporations	21,402	2,066,159
Deposits of U. S. Govt.	---	8,668
Deposits of States & pol. subdivs.	630	56,238
All other deposits	---	---
Certified & officers' checks	105	22,421
Total Deposits	\$24,645	\$2,450,157
Federal funds pur. & securities sold under agrts. to repur.	\$ ---	\$491,192
Demand notes issued to U. S. Treasury & other borrowed money	---	297,322
Mortgage indebtedness & lia. for capitalized leases	---	417
Other liabilities	151	116,493
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	150	10,824
Surplus	1,850	202,795
Undivided profits & capital reserves	658	48,608
Total Liabilities	\$27,454	\$3,617,808
*Reserve for possible loan losses	\$284	\$37,175
Capital & reserves to total assets ratio	10.6%	8.1%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS

JUNE 30, 1995—Continued

(Stated in thousands of dollars)

Date of Charter	Carolina First Bank Greenville Nov. 20, 1986	Greenwood Bank and Trust Greenville Sept. 26, 1994
ASSETS:		
Cash & due from depository insts.	\$56,341	\$3,626
U. S. Treasury securities	33,215	5,061
U. S. Govt. agency & corporations	92,360	3,722
Obligations of States & pol. subdivs.	21,233	2,974
All other securities	8,077	899
Federal funds sold & securities pur. under agrts. to resell	530	5,900
*Loans, Net of unearned income & reserve for losses	964,321	52,021
Bank premises, fur. & fix., & other assets representing bank premises	38,520	1,529
Other real estate owned	2,286	---
All other assets	56,466	1,231
Total Assets	\$1,273,349	\$76,963
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$122,876	\$9,194
Time & savings deposits of indivs., partnerships & corporations	850,145	49,153
Deposits of U. S. Govt.	4,470	49
Deposits of States & pol. subdivs.	34,943	2,940
All other deposits	2,292	1,155
Certified & officers' checks	9,143	200
Total Deposits	\$1,023,869	\$62,691
Federal funds pur. & securities sold under agrts. to repur.	\$69,165	\$852
Demand notes issued to U. S. Treasury & other borrowed money	65,000	7,212
Mortgage indebtedness & lia. for capitalized leases	1,087	---
Other liabilities	7,167	519
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	7,861	2,000
Surplus	81,198	2,238
Undivided profits & capital reserves	18,002	1,451
Total Liabilities	\$1,273,349	\$76,963
*Reserve for possible loan losses	\$8,275	\$588
Capital & reserves to total assets ratio	6.9%	8.1%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS

JUNE 30, 1995--Continued

(Stated in thousands of dollars)

Date of Charter	The County Bank Greenwood June 2, 1933	Greer State Bank Greer Aug. 5, 1988
ASSETS:		
Cash & due from depository insts.	\$4,866	\$3,466
U. S. Treasury securities	17,230	1,991
U. S. Govt. agency & corporations	9,400	4,535
Obligations of States & pol. subdivs.	5,561	5,240
All other securities	1,712	3,698
Federal funds sold & securities pur. under agrts. to resell	—	2,775
*Loans, Net of unearned income & reserve for losses	49,467	51,674
Bank premises, fur. & fix., & other assets representing bank premises	2,550	1,539
Other real estate owned	—	—
All other assets	1,627	985
Total Assets	\$92,413	\$75,903
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$17,715	\$7,925
Time & savings deposits of indivs., partnerships & corporations	53,035	56,114
Deposits of U. S. Govt.	183	72
Deposits of States & pol. subdivs.	1,552	3,555
All other deposits	1,148	100
Certified & officers' checks	352	499
Total Deposits	\$73,985	\$68,265
Federal funds pur. & securities sold under agrts. to repur.	\$4,028	\$ —
Demand notes issued to U. S. Treasury & other borrowed money	1,481	—
Mortgage indebtedness & lia. for capitalized leases	—	—
Other liabilities	740	589
Subordinated notes & debentures	—	—
Preferred stock	—	—
Common stock	1,800	2,957
Surplus	6,200	3,402
Undivided profits & capital reserves	4,179	690
Total Liabilities	\$92,413	\$75,903
*Reserve for possible loan losses	\$423	\$384
Capital & reserves to total assets ratio	13.6%	9.7%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1995--Continued
(Stated in thousands of dollars)

Date of Charter	United Carolina Bank of South Carolina Greer Jan. 31, 1925	Palmetto State Bank Hampton June 22, 1907
ASSETS:		
Cash & due from depository insts.	\$7,977	\$5,184
U. S. Treasury securities	59,679	7,926
U. S. Govt. agency & corporations	9,852	15,857
Obligations of States & pol. subdivs.	12,866	4,529
All other securities	1,012	288
Federal funds sold & securities pur. under agrts. to resell	27,500	2,700
*Loans, Net of unearned income & reserve for losses	217,092	60,327
Bank premises, fur. & fix., & other assets representing bank premises	5,613	1,387
Other real estate owned	49	126
All other assets	5,166	1,251
Total Assets	\$346,806	\$99,575
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$37,809	\$10,998
Time & savings deposits of indivs., partnerships & corporations	263,880	69,686
Deposits of U. S. Govt.	192	2,027
Deposits of States & pol. subdivs.	10,726	5,525
All other deposits	734	—
Certified & officers' checks	1,369	947
Total Deposits	\$314,710	\$89,183
Federal funds pur. & securities sold under agrts. to repur.	\$2,830	\$ —
Demand notes issued to U. S. Treasury & other borrowed money	1,919	—
Mortgage indebtedness & lia. for capitalized leases	—	—
Other liabilities	3,196	612
Subordinated notes & debentures	—	—
Preferred stock	—	—
Common stock	2,019	600
Surplus	17,981	5,500
Undivided profits & capital reserves	4,151	3,680
Total Liabilities	\$346,806	\$99,575
*Reserve for possible loan losses	\$3,306	\$976
Capital & reserves to total assets ratio	7.8%	10.7%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS

JUNE 30, 1995--Continued

(Stated in thousands of dollars)

Date of Charter	The Bank of Heath Springs Heath Springs Feb. 26, 1936	Anderson State Bank, Inc. Hemingway Nov. 10, 1934
ASSETS:		
Cash & due from depository insts.	\$459	\$5,000
U. S. Treasury securities	1,300	9,995
U. S. Govt. agency & corporations	1,500	8,415
Obligations of States & pol. subdivs.	3,249	5,672
All other securities	---	4
Federal funds sold & securities pur. under agrts. to resell	2,375	---
*Loans, Net of unearned income & reserve for losses	4,952	32,287
Bank premises, fur. & fix., & other assets representing bank premises	151	1,556
Other real estate owned	---	27
All other assets	155	1,074
Total Assets	\$14,141	\$64,030
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$2,394	\$6,773
Time & savings deposits of indivs., partnerships & corporations	6,617	47,930
Deposits of U. S. Govt.	9	11
Deposits of States & pol. subdivs.	325	2,798
All other deposits	---	---
Certified & officers' checks	10	222
Total Deposits	\$9,355	\$57,734
Federal funds pur. & securities sold under agrts. to repur.	\$ ---	\$ ---
Demand notes issued to U. S. Treasury & other borrowed money	90	---
Mortgage indebtedness & lia. for capitalized leases	---	---
Other liabilities	76	309
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	50	1,500
Surplus	2,000	2,500
Undivided profits & capital reserves	2,570	1,987
Total Liabilities	\$14,141	\$64,030
*Reserve for possible loan losses	\$81	\$450
Capital & reserves to total assets ratio	33.0%	9.9%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS

JUNE 30, 1995--Continued

(Stated in thousands of dollars)

Date of Charter	Farmers and Merchants Bank of SC Holly Hill Nov. 8, 1912	The Commercial Bank Honea Path May 9, 1934
ASSETS:		
Cash & due from depository insts.	\$5,811	\$3,159
U. S. Treasury securities	5,505	3,852
U. S. Govt. agency & corporations	11,536	8,399
Obligations of States & pol. subdivs.	16,963	6,847
All other securities	100	---
Federal funds sold & securities pur. under agrts. to resell	10,050	9,400
*Loans, Net of unearned income & reserve for losses	62,949	40,728
Bank premises, fur. & fix., & other assets representing bank premises	2,886	472
Other real estate owned	270	131
All other assets	2,068	704
Total Assets	\$118,138	\$73,692
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$14,154	\$9,057
Time & savings deposits of indivs., partnerships & corporations	78,623	50,729
Deposits of U. S. Govt.	2	---
Deposits of States & pol. subdivs.	8,363	1,646
All other deposits	---	---
Certified & officers' checks	588	248
Total Deposits	\$101,730	\$61,680
Federal funds pur. & securities sold under agrts. to repur.	\$ ---	\$ ---
Demand notes issued to U. S. Treasury & other borrowed money	---	---
Mortgage indebtedness & lia. for capitalized leases	---	---
Other liabilities	846	522
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	1,250	500
Surplus	4,750	5,500
Undivided profits & capital reserves	9,562	5,490
Total Liabilities	\$118,138	\$73,692
*Reserve for possible loan losses	\$1,186	\$617
Capital & reserves to total assets ratio	13.6%	16.3%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1995--Continued
(Stated in thousands of dollars)

Date of Charter	The Peoples Bank of Iva Iva Oct. 4, 1950	Bank of Jefferson Jefferson June 1, 1946
ASSETS:		
Cash & due from depository insts.	\$2,039	\$883
U. S. Treasury securities	4,060	3,417
U. S. Govt. agency & corporations	5,725	—
Obligations of States & pol. subdivs.	4,642	100
All other securities	—	—
Federal funds sold & securities pur. under agrts. to resell	2,339	1,625
*Loans, Net of unearned income & reserve for losses	32,999	3,078
Bank premises, fur. & fix., & other assets representing bank premises	513	66
Other real estate owned	—	—
All other assets	1,135	87
Total Assets	\$53,452	\$9,256
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$3,835	\$3,561
Time & savings deposits of indivs., partnerships & corporations	38,848	3,900
Deposits of U. S. Govt.	6	3
Deposits of States & pol. subdivs.	2,639	—
All other deposits	—	—
Certified & officers' checks	279	143
Total Deposits	\$45,607	\$7,607
Federal funds pur. & securities sold under agrts. to repur.	\$ —	\$ —
Demand notes issued to U. S. Treasury & other borrowed money	—	—
Mortgage indebtedness & lia. for capitalized leases	—	—
Other liabilities	448	28
Subordinated notes & debentures	—	—
Preferred stock	—	—
Common stock	2,537	125
Surplus	1,600	475
Undivided profits & capital reserves	3,260	1,021
Total Liabilities	\$53,452	\$9,256
*Reserve for possible loan losses	\$354	\$140
Capital & reserves to total assets ratio	14.4%	18.7%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1995--Continued
(Stated in thousands of dollars)

Date of Charter	Johnsonville State Bank Johnsonville Oct. 17, 1935	The Exchange Bank of Kingstree Kingstree July 8, 1932
ASSETS:		
Cash & due from depository insts.	\$979	\$2,284
U. S. Treasury securities	3,770	7,993
U. S. Govt. agency & corporations	4,561	3,165
Obligations of States & pol. subdivs.	295	5,953
All other securities	45	—
Federal funds sold & securities pur. under agrts. to resell	750	—
*Loans, Net of unearned income & reserve for losses	7,131	29,205
Bank premises, fur. & fix., & other assets representing bank premises	350	1,474
Other real estate owned	—	—
All other assets	241	1,098
Total Assets	\$18,122	\$51,172
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$2,161	\$7,550
Time & savings deposits of indivs., partnerships & corporations	10,300	29,564
Deposits of U. S. Govt.	27	—
Deposits of States & pol. subdivs.	3,502	3,464
All other deposits	—	134
Certified & officers' checks	55	21
Total Deposits	\$16,045	\$40,733
Federal funds pur. & securities sold under agrts. to repur.	\$ —	\$ —
Demand notes issued to U. S. Treasury & other borrowed money	—	308
Mortgage indebtedness & lia. for capitalized leases	—	—
Other liabilities	328	466
Subordinated notes & debentures	—	—
Preferred stock	—	—
Common stock	200	600
Surplus	1,300	4,000
Undivided profits & capital reserves	249	5,065
Total Liabilities	\$18,122	\$51,172
*Reserve for possible loan losses	\$70	\$762
Capital & reserves to total assets ratio	10.0%	20.1%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS

JUNE 30, 1995—Continued
(Stated in thousands of dollars)

Date of Charter	Carolina Bank and Trust Company Lamar Jan. 23, 1936	SouthTrust Bank of Dillon County Latta July 26, 1932
ASSETS:		
Cash & due from depository insts.	\$9,596	\$760
U. S. Treasury securities	7,440	549
U. S. Govt. agency & corporations	14,855	6,329
Obligations of States & pol. subdivs.	4,995	560
All other securities	---	657
Federal funds sold & securities pur. under agrts. to resell	7,994	2,550
*Loans, Net of unearned income & reserve for losses	78,739	7,844
Bank premises, fur. & fix., & other assets representing bank premises	3,775	109
Other real estate owned	750	---
All other assets	1,636	262
Total Assets	\$129,780	\$19,620
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$23,958	\$3,217
Time & savings deposits of indivs., partnerships & corporations	85,685	12,190
Deposits of U. S. Govt.	2	16
Deposits of States & pol. subdivs.	7,922	632
All other deposits	---	---
Certified & officers' checks	846	38
Total Deposits	\$118,413	\$16,093
Federal funds pur. & securities sold under agrts. to repur.	\$ ---	\$ ---
Demand notes issued to U. S. Treasury & other borrowed money	---	---
Mortgage indebtedness & lia. for capitalized leases	---	---
Other liabilities	717	89
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	970	50
Surplus	7,530	2,550
Undivided profits & capital reserves	2,150	838
Total Liabilities	\$129,780	\$19,620
*Reserve for possible loan losses	\$786	\$147
Capital & reserves to total assets ratio	8.7%	18.1%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS

JUNE 30, 1995--Continued

(Stated in thousands of dollars)

Date of Charter	The Palmetto Bank Laurens Sept. 17, 1906	The Lexington State Bank Lexington Mar. 10, 1966
ASSETS:		
Cash & due from depository insts.	\$22,559	\$32,039
U. S. Treasury securities	32,917	123,732
U. S. Govt. agency & corporations	13,776	2,069
Obligations of States & pol. subdivs.	27,449	15,773
All other securities	—	17,439
Federal funds sold & securities pur. under agrts. to resell	4,703	40,700
*Loans, Net of unearned income & reserve for losses	227,169	324,584
Bank premises, fur. & fix., & other assets representing bank premises	9,667	11,509
Other real estate owned	108	267
All other assets	4,193	8,110
Total Assets	\$342,541	\$576,222
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$45,994	\$58,821
Time & savings deposits of indivs., partnerships & corporations	242,994	395,420
Deposits of U. S. Govt.	—	1,154
Deposits of States & pol. subdivs.	17,197	13,928
All other deposits	11	4,638
Certified & officers' checks	215	1,329
Total Deposits	\$306,411	\$475,290
Federal funds pur. & securities sold under agrts. to repur.	\$10,074	\$41,430
Demand notes issued to U. S. Treasury & other borrowed money	—	4,571
Mortgage indebtedness & lia. for capitalized leases	—	—
Other liabilities	1,445	4,301
Subordinated notes & debentures	—	—
Preferred stock	—	—
Common stock	1,109	3,184
Surplus	16,891	36,044
Undivided profits & capital reserves	6,611	11,402
Total Liabilities	\$342,541	\$576,222
*Reserve for possible loan losses	\$3,154	\$4,113
Capital & reserves to total assets ratio	8.0%	9.4%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS

JUNE 30, 1995--Continued
(Stated in thousands of dollars)

Date of Charter	Horry County State Bank Loris Dec. 18, 1987	The Bank of Clarendon Manning Aug. 31, 1932
ASSETS:		
Cash & due from depository insts.	\$1,599	\$3,125
U. S. Treasury securities	3,700	12,951
U. S. Govt. agency & corporations	202	3,972
Obligations of States & pol. subdivs.	1,275	1,460
All other securities	173	---
Federal funds sold & securities pur. under agrts. to resell	2,860	1,310
*Loans, Net of unearned income & reserve for losses	29,287	48,070
Bank premises, fur. & fix., & other assets representing bank premises	1,118	1,253
Other real estate owned	128	764
All other assets	737	1,716
Total Assets	\$41,079	\$74,621
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$1,973	\$7,189
Time & savings deposits of indivs., partnerships & corporations	33,620	51,926
Deposits of U. S. Govt.	---	164
Deposits of States & pol. subdivs.	996	6,048
All other deposits	100	---
Certified & officers' checks	199	111
Total Deposits	\$36,888	\$65,438
Federal funds pur. & securities sold under agrts. to repur.	\$ ---	\$ ---
Demand notes issued to U. S. Treasury & other borrowed money	---	---
Mortgage indebtedness & lia. for capitalized leases	---	210
Other liabilities	345	516
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	1,517	1,200
Surplus	1,964	3,800
Undivided profits & capital reserves	365	3,457
Total Liabilities	\$41,079	\$74,621
*Reserve for possible loan losses	\$307	\$738
Capital & reserves to total assets ratio	10.0%	12.2%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS

JUNE 30, 1995--Continued
(Stated in thousands of dollars)

Date of Charter	Anderson Brothers Bank Mullins Feb. 14, 1933	The Anchor Bank Myrtle Beach March 6, 1974
ASSETS:		
Cash & due from depository insts.	\$3,366	\$16,873
U. S. Treasury securities	9,689	38,059
U. S. Govt. agency & corporations	2,014	20,835
Obligations of States & pol. subdivs.	—	3,001
All other securities	119	1,666
Federal funds sold & securities pur. under agrts. to resell	3,560	13,650
*Loans, Net of unearned income & reserve for losses	37,899	223,169
Bank premises, fur. & fix., & other assets representing bank premises	1,391	11,883
Other real estate owned	68	50
All other assets	1,868	6,309
Total Assets	\$59,974	\$335,495
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$13,446	\$60,077
Time & savings deposits of indivs., partnerships & corporations	40,274	229,840
Deposits of U. S. Govt.	72	—
Deposits of States & pol. subdivs.	497	2,174
All other deposits	44	—
Certified & officers' checks	360	2,232
Total Deposits	\$54,693	\$294,323
Federal funds pur. & securities sold under agrts. to repur.	\$ —	\$2,522
Demand notes issued to U. S. Treasury & other borrowed money	—	12,275
Mortgage indebtedness & lia. for capitalized leases	—	—
Other liabilities	516	2,003
Subordinated notes & debentures	—	—
Preferred stock	—	—
Common stock	1,100	2,995
Surplus	3,200	18,505
Undivided profits & capital reserves	465	2,872
Total Liabilities	\$59,974	\$335,495
*Reserve for possible loan losses	\$476	\$2,404
Capital & reserves to total assets ratio	8.7%	7.5%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS

JUNE 30, 1995--Continued

(Stated in thousands of dollars)

Date of Charter	The Citizens Bank Olanta Feb. 18, 1943	Pamplico Bank and Trust Company Pamplico July 27, 1933
ASSETS:		
Cash & due from depository insts.	\$4,148	\$1,171
U. S. Treasury securities	6,103	5,030
U. S. Govt. agency & corporations	12,795	3,075
Obligations of States & pol. subdivs.	5,986	310
All other securities	---	69
Federal funds sold & securities pur. under agrts. to resell	600	400
*Loans, Net of unearned income & reserve for losses	58,651	8,543
Bank premises, fur. & fix., & other assets representing bank premises	1,065	79
Other real estate owned	171	59
All other assets	2,705	404
Total Assets	\$92,224	\$19,140
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$7,101	\$1,907
Time & savings deposits of indivs., partnerships & corporations	65,136	9,697
Deposits of U. S. Govt.	48	35
Deposits of States & pol. subdivs.	7,490	4,730
All other deposits	---	85
Certified & officers' checks	393	20
Total Deposits	\$80,168	\$16,474
Federal funds pur. & securities sold under agrts. to repur.	\$ ---	\$ ---
Demand notes issued to U. S. Treasury & other borrowed money	585	---
Mortgage indebtedness & lia. for capitalized leases	---	---
Other liabilities	1,411	145
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	1,800	200
Surplus	2,200	2,100
Undivided profits & capital reserves	6,060	221
Total Liabilities	\$92,224	\$19,140
*Reserve for possible loan losses	\$990	\$78
Capital & reserves to total assets ratio	11.8%	13.5%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS

JUNE 30, 1995--Continued
(Stated in thousands of dollars)

Date of Charter	Bank of Ridgeway Ridgeway Dec. 22, 1898	The Saluda County Bank Saluda Dec. 15, 1987
ASSETS:		
Cash & due from depository insts.	\$2,563	\$1,237
U. S. Treasury securities	2,200	3,043
U. S. Govt. agency & corporations	9,308	2,717
Obligations of States & pol. subdivs.	5,841	837
All other securities	—	—
Federal funds sold & securities pur. under agrts. to resell	1,900	2,525
*Loans, Net of unearned income & reserve for losses	22,686	22,718
Bank premises, fur. & fix., & other assets representing bank premises	778	707
Other real estate owned	—	—
All other assets	1,077	377
Total Assets	\$46,353	\$34,161
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$5,489	\$1,057
Time & savings deposits of indivs., partnerships & corporations	34,409	28,382
Deposits of U. S. Govt.	2	24
Deposits of States & pol. subdivs.	1,565	1,519
All other deposits	113	—
Certified & officers' checks	65	117
Total Deposits	\$41,643	\$31,099
Federal funds pur. & securities sold under agrts. to repur.	\$579	\$ —
Demand notes issued to U. S. Treasury & other borrowed money	—	—
Mortgage indebtedness & lia. for capitalized leases	—	—
Other liabilities	164	379
Subordinated notes & debentures	—	—
Preferred stock	—	—
Common stock	200	802
Surplus	1,500	1,209
Undivided profits & capital reserves	2,267	672
Total Liabilities	\$46,353	\$34,161
*Reserve for possible loan losses	\$261	\$445
Capital & reserves to total assets ratio	7.7%	9.0%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS

JUNE 30, 1995--Continued

(Stated in thousands of dollars)

Date of Charter	Carolina Southern Bank Spartanburg July 26, 1988	Pee Dee State Bank Timmons ville July 12, 1932
ASSETS:		
Cash & due from depository insts.	\$4,124	\$3,960
U. S. Treasury securities	4,595	14,622
U. S. Govt. agency & corporations	5,968	6,096
Obligations of States & pol. subdivs.	5,682	3,235
All other securities	323	416
Federal funds sold & securities pur. under agrts. to resell	10,565	4,275
*Loans, Net of unearned income & reserve for losses	85,120	60,050
Bank premises, fur. & fix., & other assets representing bank premises	3,568	1,861
Other real estate owned	220	448
All other assets	1,390	1,711
Total Assets	\$121,555	\$96,674
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$13,684	\$16,249
Time & savings deposits of indivs., partnerships & corporations	92,562	62,878
Deposits of U. S. Govt.	235	149
Deposits of States & pol. subdivs.	443	570
All other deposits	—	594
Certified & officers' checks	533	817
Total Deposits	\$107,457	\$81,257
Federal funds pur. & securities sold under agrts. to repur.	\$ —	\$2,420
Demand notes issued to U. S. Treasury & other borrowed money	—	50
Mortgage indebtedness & lia. for capitalized leases	—	728
Other liabilities	737	1,153
Subordinated notes & debentures	—	—
Preferred stock	—	—
Common stock	6,072	315
Surplus	5,913	3,070
Undivided profits & capital reserves	1,376	7,681
Total Liabilities	\$121,555	\$96,674
*Reserve for possible loan losses	\$1,291	\$718
Capital & reserves to total assets ratio	11.9%	12.1%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1995--Continued
(Stated in thousands of dollars)

Date of Charter	Bank of Travelers Rest Travelers Rest Feb. 23, 1946	Arthur State Bank Union Mar. 16, 1935
ASSETS:		
Cash & due from depository insts.	\$4,880	\$4,846
U. S. Treasury securities	4,510	18,128
U. S. Govt. agency & corporations	26,940	21,815
Obligations of States & pol. subdivs.	2,087	2,817
All other securities	673	528
Federal funds sold & securities pur. under agrts. to resell	1,000	1,275
*Loans, Net of unearned income & reserve for losses	62,511	35,304
Bank premises, fur. & fix., & other assets representing bank premises	3,564	1,534
Other real estate owned	—	—
All other assets	881	1,274
Total Assets	\$107,046	\$87,521
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$9,450	\$13,124
Time & savings deposits of indivs., partnerships & corporations	84,166	51,277
Deposits of U. S. Govt.	9	—
Deposits of States & pol. subdivs.	4,278	5,046
All other deposits	540	—
Certified & officers' checks	224	1,652
Total Deposits	\$98,667	\$71,099
Federal funds pur. & securities sold under agrts. to repur.	\$ —	\$1,665
Demand notes issued to U. S. Treasury & other borrowed money	652	—
Mortgage indebtedness & lia. for capitalized leases	—	—
Other liabilities	502	350
Subordinated notes & debentures	—	—
Preferred stock	—	—
Common stock	749	1,800
Surplus	5,438	2,900
Undivided profits & capital reserves	1,038	9,707
Total Liabilities	\$107,046	\$87,521
*Reserve for possible loan losses	\$763	\$355
Capital & reserves to total assets ratio	7.4%	16.8%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS

JUNE 30, 1995—Continued

(Stated in thousands of dollars)

Date of Charter	The Community Bank of South Carolina Varnville Mar. 30, 1932	Blue Ridge Bank of Walhalla Walhalla June 15, 1957
ASSETS:		
Cash & due from depository insts.	\$7,877	\$1,777
U. S. Treasury securities	27,981	15,653
U. S. Govt. agency & corporations	1,999	7,285
Obligations of States & pol. subdivs.	1,735	—
All other securities	5,778	—
Federal funds sold & securities pur. under agrts. to resell	7,700	—
*Loans, Net of unearned income & reserve for losses	63,539	12,844
Bank premises, fur. & fix., & other assets representing bank premises	2,335	475
Other real estate owned	54	—
All other assets	2,014	560
Total Assets	\$121,012	\$38,594
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$14,910	\$9,585
Time & savings deposits of indivs., partnerships & corporations	76,643	21,338
Deposits of U. S. Govt.	535	6
Deposits of States & pol. subdivs.	9,609	881
All other deposits	—	307
Certified & officers' checks	66	105
Total Deposits	\$101,763	\$32,222
Federal funds pur. & securities sold under agrts. to repur.	\$7,907	\$250
Demand notes issued to U. S. Treasury & other borrowed money	—	—
Mortgage indebtedness & lia. for capitalized leases	—	—
Other liabilities	1,185	244
Subordinated notes & debentures	—	—
Preferred stock	—	—
Common stock	1,000	1,200
Surplus	5,670	3,500
Undivided profits & capital reserves	3,487	1,178
Total Liabilities	\$121,012	\$38,594
*Reserve for possible loan losses	\$955	\$100
Capital & reserves to total assets ratio	8.6%	15.4%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1995—Continued
(Stated in thousands of dollars)

Date of Charter	Community First Bank Walhalla Oct. 11, 1989	Bank of Walterboro Walterboro Oct. 11, 1988
ASSETS:		
Cash & due from depository insts.	\$1,494	\$1,524
U. S. Treasury securities	8,070	899
U. S. Govt. agency & corporations	15,861	5,937
Obligations of States & pol. subdivs.	—	1,867
All other securities	—	51
Federal funds sold & securities pur. under agrts. to resell	11,415	4,000
*Loans, Net of unearned income & reserve for losses	41,111	27,539
Bank premises, fur. & fix., & other assets representing bank premises	1,577	699
Other real estate owned	6	—
All other assets	982	591
Total Assets	\$80,516	\$43,107
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$7,143	\$4,057
Time & savings deposits of indivs., partnerships & corporations	41,342	30,399
Deposits of U. S. Govt.	12	—
Deposits of States & pol. subdivs.	22,588	1,204
All other deposits	158	378
Certified & officers' checks	53	137
Total Deposits	\$71,296	\$36,175
Federal funds pur. & securities sold under agrts. to repur.	\$ —	\$1,436
Demand notes issued to U. S. Treasury & other borrowed money	—	—
Mortgage indebtedness & lia. for capitalized leases	—	—
Other liabilities	536	293
Subordinated notes & debentures	—	—
Preferred stock	—	—
Common stock	3,603	1,500
Surplus	4,270	1,732
Undivided profits & capital reserves	811	1,971
Total Liabilities	\$80,516	\$43,107
*Reserve for possible loan losses	\$532	\$580
Capital & reserves to total assets ratio	11.4%	12.2%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1995--Continued
(Stated in thousands of dollars)

Date of Charter	Bank of Westminster Westminster May 18, 1935	Woodruff State Bank Woodruff Feb. 9, 1934
ASSETS:		
Cash & due from depository insts.	\$1,607	\$2,435
U. S. Treasury securities	2,381	11,846
U. S. Govt. agency & corporations	5,282	9,952
Obligations of States & pol. subdivs.	1,149	979
All other securities	200	118
Federal funds sold & securities pur. under agrts. to resell	---	4,380
*Loans, Net of unearned income & reserve for losses	7,556	7,717
Bank premises, fur. & fix., & other assets representing bank premises	626	519
Other real estate owned	---	---
All other assets	465	553
Total Assets	\$19,266	\$38,499
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$2,972	\$8,788
Time & savings deposits of indivs., partnerships & corporations	11,231	21,592
Deposits of U. S. Govt.	7	---
Deposits of States & pol. subdivs.	674	1,631
All other deposits	---	334
Certified & officers' checks	151	127
Total Deposits	\$15,035	\$32,472
Federal funds pur. & securities sold under agrts. to repur.	\$250	\$ ---
Demand notes issued to U. S. Treasury & other borrowed money	---	---
Mortgage indebtedness & lia. for capitalized leases	---	---
Other liabilities	103	152
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	300	1,200
Surplus	2,400	2,400
Undivided profits & capital reserves	1,178	2,275
Total Liabilities	\$19,266	\$38,499
*Reserve for possible loan losses	\$238	\$137
Capital & reserves to total assets ratio	21.1%	15.6%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS

JUNE 30, 1995--Continued
(Stated in thousands of dollars)

Date of Charter	Bank of York York Apr. 10, 1935
ASSETS:	
Cash & due from depository insts.	\$4,115
U. S. Treasury securities	3,200
U. S. Govt. agency & corporations	6,784
Obligations of States & pol. subdivs.	1,326
All other securities	---
Federal funds sold & securities pur. under agrts. to resell	9,495
*Loans, Net of unearned income & reserve for losses	53,274
Bank premises, fur. & fix., & other assets representing bank premises	1,427
Other real estate owned	65
All other assets	1,490
Total Assets	\$81,176
LIABILITIES:	
Demand deposits of indivs., partnerships, & corporations	\$10,342
Time & savings deposits of indivs., partnerships & corporations	55,566
Deposits of U. S. Govt.	39
Deposits of States & pol. subdivs.	2,578
All other deposits	---
Certified & officers' checks	338
Total Deposits	\$68,863
Federal funds pur. & securities sold under agrts. to repur.	\$1,285
Demand notes issued to U. S. Treasury & other borrowed money	235
Mortgage indebtedness & lia. for capitalized leases	---
Other liabilities	625
Subordinated notes & debentures	---
Preferred stock	---
Common stock	330
Surplus	2,670
Undivided profits & capital reserves	7,168
Total Liabilities	\$81,176
*Reserve for possible loan losses	\$454
Capital & reserves to total assets ratio	13.0%

SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS

JUNE 30, 1995

<u>Location</u>	<u>Name of Association</u>	<u>President</u>	<u>Officer in Charge</u>
Abbeville	Abbeville Savings & Loan Assn.	W. W. Johnson, Jr.	James C. Rauton, EVP
Camden	The Colonial Savings Bank of South Carolina, Inc. Branch: In-Town--Rutledge Street Lugoff	Guy S. Hutchins, Jr.	Guy S. Hutchins, Jr., Pres. Adelia Owens, Br. Mgr.
Chester	The Spratt Savings & Loan Assn. Branch: Great Falls	Ladson F. Stringfellow	Ladson F. Stringfellow, Pres.
Florence	Investors Savings Bank of South Carolina, Inc. Branch: In-Town--Southpark Road	Joseph D. Carson	Joseph D. Carson, Pres.
Greer	Citizens Building & Loan Assn.	Robert A. Lynn	Robert A. Lynn, Pres.
Mt. Pleasant	Lowcountry Savings Bank, Inc. Branch: Moncks Corner Summerville	Lewis W. Pearson	Lewis W. Pearson, Pres.

CHANGES IN SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS DURING FISCAL YEAR 1994-95

A. Conversions:

None

B. New Associations:

None

C. Mergers:

None

COMPARATIVE STATEMENT OF CONDITION OF
SOUTH CAROLINA STATE SAVINGS AND
LOAN ASSOCIATIONS

	JUNE 30, 1992 6 Associations 4 Branches	JUNE 30, 1993 6 Associations 3 Branches	JUNE 30, 1994 6 Associations 3 Branches	JUNE 30, 1995 6 Associations 6 Branches
ASSETS:				
Mortgage loans	\$252,777,571	\$200,214,271	\$225,153,062	\$258,286,923
Share loans	2,224,883	1,567,100	1,678,368	1,671,034
Other loans	18,469,870	19,779,566	20,051,171	27,157,316
Real estate owned	387,830	291,539	289,280	301,500
Real estate sold on contract	---	---	---	---
Cash	14,416,322	18,639,339	17,350,554	15,937,761
Investments	47,781,213	35,583,892	36,864,961	33,488,377
Office Building	1,750,795	1,617,700	4,627,631	5,453,815
Furniture & fixtures	411,390	493,557	1,115,894	1,162,567
Other assets	1,938,375	2,351,503	1,529,365	2,531,130
Accounts receivable	1,614,097	603,743	542,939	77,130
Total Assets	\$341,772,346	\$281,142,210	\$309,203,225	\$346,067,553
LIABILITIES:				
Savings	\$287,775,956	\$244,556,859	\$259,823,146	\$289,865,805
Borrowed money	13,500,000	1,250,000	8,000,000	9,875,000
Loans in process	7,185,525	4,049,158	6,070,797	6,358,169
Other liabilities	2,921,540	2,766,898	2,683,308	3,673,866
Federal insurance reserve	3,930,428	4,049,943	4,172,220	4,172,220
Other reserves	541,362	557,581	670,582	741,322
Capital stock	7,830,514	3,439,210	4,545,715	4,605,055
Surplus	3,026,164	6,631,112	5,826,617	5,908,150
Undivided profits	14,488,017	13,427,331	17,003,931	20,055,718
Accounts payable	572,840	414,118	406,909	812,248
Total Liabilities	\$341,772,346	\$281,142,210	\$309,203,225	\$346,067,553

CONDITION STATEMENTS OF SOUTH CAROLINA STATE SAVINGS
AND LOAN ASSOCIATIONS, JUNE 30, 1995

Date of Charter	Abbeville S. & L. Assn. Abbeville June 18, 1907	The Colonial Savings Bank of South Carolina, Inc. Camden April 20, 1993
ASSETS:		
Mortgage loans	\$31,002,460	\$18,621,273
Share loans	360,850	315,933
All other loans	573,475	9,397,171
Real estate owned	25,565	---
Real estate sold on contract	---	---
Stock in FHLB	320,900	188,100
Cash on hand and in banks	720,281	1,621,538
Investments (U.S. Govt.)	7,000,000	393,208
Other investments	2,255,789	---
Office building	781,745	1,210,318
Furniture and fixtures	63,352	275,331
Other assets	330,349	538,554
Accounts receivable	150	\$4,733
Total Assets	\$43,434,916	\$32,566,159
LIABILITIES:		
Savings passbook	\$4,159,698	\$8,806,248
Savings certificates	34,812,883	16,753,627
Advances from FHLB	900,000	2,975,000
Other borrowed money	---	---
Loans in process	75,407	494,324
Other liabilities	470,318	72,104
Federal insurance reserve	796,868	---
Other reserves	429,896	48,500
Capital stock	---	360,855
Surplus	---	3,091,868
Undivided profits	1,783,370	(68,096)
Accounts payable	6,476	31,729
Total Liabilities	\$43,434,916	\$32,566,159
Capital and reserves to total assets ratio	7.0%	11.0%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE SAVINGS
AND LOAN ASSOCIATIONS, JUNE 30, 1995--Continued

Date of Charter	The Spratt S. & L. Assn. Chester Feb. 23, 1892	Investors Savings Bank of South Carolina, Inc. Florence July 25, 1984
ASSETS:		
Mortgage loans	\$55,379,777	\$38,748,148
Share loans	198,098	318,861
All other loans	4,491,629	7,765,488
Real estate owned	---	---
Real estate sold on contract	---	---
Stock in FHLB	784,000	296,700
Cash on hand and in banks	566,062	5,325,293
Investments (U.S. Govt.)	1,086,141	1,032,276
Other investments	15,330,287	848,215
Office building	120,868	489,875
Furniture and fixtures	51,821	110,504
Other assets	602,222	60,136
Accounts receivable	68,962	\$3,285
Total Assets	\$78,679,867	\$54,998,781
LIABILITIES:		
Savings passbook	\$20,549,628	\$13,693,770
Savings certificates	47,292,132	34,210,024
Advances from FHLB	---	---
Other borrowed money	---	---
Loans in process	781,193	677,355
Other liabilities	895,102	418,293
Federal insurance reserve	1,406,291	---
Other reserves	---	---
Capital stock	---	1,272,610
Surplus	---	1,939,588
Undivided profits	7,594,076	2,766,728
Accounts payable	161,445	20,413
Total Liabilities	\$78,679,867	\$54,998,781
Capital and reserves to total assets ratio	12.0%	11.0%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE SAVINGS
AND LOAN ASSOCIATIONS, JUNE 30, 1995--Continued

Date of Charter	Citizens B. & L. Assn. Greer May 7, 1907	Lowcountry Savings Bank, Inc. Mt. Pleasant Aug. 25, 1987
ASSETS:		
Mortgage loans	\$58,692,617	\$55,842,648
Share loans	356,806	120,486
All other loans	---	4,929,553
Real estate owned	---	275,935
Real estate sold on contract	---	---
Stock in FHLB	512,600	458,800
Cash on hand and in banks	5,623,973	2,080,614
Investments (U.S. Govt.)	973,300	---
Other investments	905,800	1,102,261
Office building	2,037,238	813,771
Furniture and fixtures	304,920	356,639
Other assets	109,799	890,070
Accounts receivable	---	---
Total Assets	\$69,517,053	\$66,870,777
LIABILITIES:		
Savings passbook	\$6,222,577	\$8,818,757
Savings certificates	50,346,298	44,200,163
Advances from FHLB	---	6,000,000
Other borrowed money	---	---
Loans in process	2,646,979	1,682,911
Other liabilities	1,099,183	718,866
Federal insurance reserve	1,969,061	---
Other reserves	262,926	---
Capital stock	---	2,971,590
Surplus	---	876,694
Undivided profits	6,970,029	1,009,611
Accounts payable	---	592,185
Total Liabilities	\$69,517,053	\$66,870,777
Capital and reserves to total assets ratio	14.0%	8.0%

SOUTH CAROLINA STATE CREDIT UNIONS

JUNE 30, 1995

<u>Location</u>	<u>Name of Credit Union</u>	<u>President/Chairman</u>
Abbeville	Abbeville Seaboard System Credit Union	Mikel W. Erwin
Beech Island	Beech Island Credit Union	Douglas Morris
Cayce	S. C. Electric Cooperative Employees Credit Union	W. T. Collier
Cayce	S. C. Farm Bureau Credit Union	Lawrence Smith
Charleston	Charleston Postal Cooperative Credit Union	Earl D. Bonner
Columbia	The R. L. Bryan Employees Credit Union	Robert Shealy
Columbia	The Carolina Corporate Credit Union	Laura Fleming
Columbia	Columbia Post Office Credit Union	C. J. Burriss
Columbia	SCBH Credit Union	Steve Bib
Columbia	South Carolina Methodist Conference Credit Union	John E. Holler, Jr.
Columbia	S. C. State Credit Union Branches: In-Town--Broad River In-Town--Columbia Main Street In-Town--Columbia North In-Town--Farrow Road Aiken Charleston Clemson	Vincent Rhodes, Jr.

SOUTH CAROLINA STATE CREDIT UNIONS

JUNE 30, 1995--Continued

<u>Location</u>	<u>Name of Credit Union</u>	<u>President/Chairman</u>
	Florence Greenville Walhalla	
Florence	NUCOR Employee's Credit Union	Roger Lane
Florence	6th Postal Credit Union	O. M. Dawkins, Jr.
Gaffney	Oxford Employees Credit Union	Sam Foster
Georgetown	Georgetown Kraft Credit Union Branch: Andrews	J. Wade Marsh
Greenville	Liberty Corporation Credit Union	Charles Whitmire
Greenville	N-P Employees Credit Union	Mary E. Padgett
Greenwood	Monsanto Carolina Employees Credit Union	Larry Brock
Hartsville	SPC Cooperative Credit Union Branch: In-Town--Third Street	Howard E. Moore, Jr.
Lugoff	May Plant Credit Union	Milledge Newman

SOUTH CAROLINA STATE CREDIT UNIONS

JUNE 30, 1995--Continued

<u>Location</u>	<u>Name of Credit Union</u>	<u>President/Chairman</u>
Moncks Corner	Santee-Cooper Employees Credit Union	William M. Lankford
Orangeburg	TRMC Employees Credit Union	Donnie Ulmer
Rock Hill	Winthrop Credit Union	David Letourneau
Spartanburg	Spartanburg City Employees Credit Union	William D. Hatchette
Sumter	Sumter City Credit Union	Victor C. Jones

CHANGES IN SOUTH CAROLINA STATE CREDIT UNIONS
DURING FISCAL YEAR 1994-95

A. Conversions:

On January 23, 1995, Spartanburg Regional Credit Union, Spartanburg,
converted to a Federal charter.

B. New Credit Unions:

None

C. Mergers:

None

FUNERAL HOMES IN SOUTH CAROLINA LICENSED
TO SELL PRENEED FUNERAL CONTRACTS
JUNE 30, 1995

<u>Location</u>	<u>Name of Funeral Home</u>	<u>License Number</u>
Abbeville	Harris Funeral Home	150
Aiken	George Funeral Home, Inc.	3
Aiken	Jackson-Brooks Funeral Home, Inc.	256
Aiken	Miller's Funeral Home	270
Aiken	Shellhouse Funeral Home, Inc.	252
Allendale	Cave Funeral Services, Inc.	254
Allendale	Smith-Rhoden Funeral Home, Inc.	130
Anderson	Johnson Funeral Home	101
Anderson	The McDougald Funeral Home	12
Anderson	Sullivan-King Mortuary	119
Andrews	Mayer Funeral Home	179
Andrews	McKnight-Fraser Funeral Home, Inc.	248
Bamberg	Carroll Mortuary	161
Bamberg	Cooner Funeral Home	113
Barnwell	Mole Funeral Home	154
Batesburg	Milton Shealy Funeral Home, Inc.	120
Beaufort	Anderson Funeral Home	142
Beaufort	Copeland Funeral Home	255
Belton	Cox Funeral Home	42
Bishopville	Hancock-Elmore-Hill Funeral Home, Inc.	107
Blacksburg	Gordon Mortuary	80
Boiling Springs	Forest Lawn Mortuary, Inc.	147
Branchville	Ott Funeral Home	171
Calhoun Falls	Hartley Funeral Home	244
Camden	Brown's Funeral Home	177
Camden	Kornegay Funeral Home	26
Central	Duckett Funeral Home, Inc.	237
Charleston	Dorothy's Home for Funerals, Inc.	175
Charleston	Fielding Home for Funerals	70
Charleston	Gadsden Funeral Home	275

FUNERAL HOMES IN SOUTH CAROLINA LICENSED
TO SELL PRENEED FUNERAL CONTRACTS
JUNE 30, 1995--Continued

<u>Location</u>	<u>Name of Funeral Home</u>	<u>License Number</u>
Charleston	Harleston Boags Funeral Home, Inc.	124
Charleston	J. Henry Stuhr, Inc., Funeral Chapels	10
Charleston	McAlister Funeral Home	108
Charleston Heights	J. Henry Stuhr, Inc.	183
Charleston Heights	Suburban Funeral Home, Inc.	174
Cheraw	Kiser Funeral Home	196
Cheraw	Reid's Funeral Home	243
Chesnee	Forest Lawn Mortuary, Inc.	43
Chester	Barron Funeral Home, Inc.	274
Chesterfield	Miller-Rivers-Caulder Funeral Home, Inc.	25
Clinton	Gray Funeral Home, Inc.	54
Clover	M. L. Ford & Sons, Inc.	44
Columbia	A. P. Williams Funeral Home, Inc.	222
Columbia	Bostick-Tompkins Funeral Home	251
Columbia	Caughman-Harman Funeral Home	217
Columbia	Dunbar Funeral Home, Inc.	41
Columbia	J.P. Holley Funeral Home, Inc.	273
Columbia	Manigault-Hurley Funeral Home, Inc.	207
Columbia	Palmer Memorial Chapel	104
Columbia	Talbert-Shives Funeral Home, Inc.	29
Columbia	Trezevant Funeral Home	199
Conway	Goldfinch Funeral Home	58
Conway	Latimer's Funeral Home	155
Conway	McKiever Funeral Home, Inc.	280
Darlington	Belk Funeral Home	156
Darlington	Jordan Funeral Home	159
Darlington	Kistler Funeral Home	269
Denmark	Mercer Funeral Home	195
Dillon	Kannaday's Funeral Home, Inc.	234
Easley	Robinson Funeral Home	5

FUNERAL HOMES IN SOUTH CAROLINA LICENSED
TO SELL PRENEED FUNERAL CONTRACTS
JUNE 30, 1995--Continued

<u>Location</u>	<u>Name of Funeral Home</u>	<u>License Number</u>
Edgefield	Edgefield Mercantile Funeral Home	238
Elloree	Fogle-Hungerpiller Funeral Home	145
Eutawville	Eutawville Community Funeral Home	224
Florence	Cain Funeral Home, Inc.	118
Florence	Stoudenmire-Dowling Funeral Home, Inc.	216
Florence	Waters-Powell Funeral Home, Inc.	109
Fort Mill	Whitesell-Wolfe Funeral Home, Inc.	249
Fountain Inn	Beasley Funeral Home, Inc.	176
Fountain Inn	Cannon Funeral Home	236
Gaffney	Shuford-Hatcher Funeral Home	66
Georgetown	Graham Funeral Home, Inc.	223
Georgetown	Mayer Funeral Home	23
Georgetown	Wilds' Daughter Home for Funerals	166
Goosecreek	Rivers Funeral Home	272
Graniteville	Napier Funeral Home, Inc.	266
Great Falls	Dantzler-Baker Funeral Home, Inc.	271
Greenville	Clark's Funeral Home	153
Greenville	Jones Funeral Home, Inc.	94
Greenville	The Mackey Mortuary	235
Greenville	Thomas McAfee Funeral Home, Inc.	7
Greenville	Thomas McAfee & Sons Funeral Home, Inc.	257
Greenville	Watkins, Garrett & Woods Mortuary, Inc.	73
Greenwood	Blyth Funeral Home, Inc.	149
Greenwood	Harley Funeral Home, Inc.	19
Greenwood	Parks Funeral Home	181
Greenwood	Robinson & Son Mortuary, Inc.	141
Greer	The Brown Funeral Home	220
Greer	The Wood Mortuary, Inc.	9
Hampton	Peebles-Rhoden Funeral Home, Inc.	1
Hartsville	Brown-Pennington-Atkins Funeral Home, Inc.	20

FUNERAL HOMES IN SOUTH CAROLINA LICENSED
TO SELL PRENEED FUNERAL CONTRACTS
JUNE 30, 1995--Continued

<u>Location</u>	<u>Name of Funeral Home</u>	<u>License Number</u>
Hartsville	Hines Funeral Home, Inc.	83
Hartsville	Norton Funeral Home	90
Hartsville	Young & Young Funeral Home	75
Hemingway	Morris Funeral Home, Inc.	173
Hilton Head Island	The Island Funeral Home, Inc.	121
Holly Hill	Avinger Funeral Home, Inc.	81
Honea Path	Pruitt Funeral Home	72
Inman	Seawright Funeral Home, Inc.	14
Johnston	Bland Funeral Home	103
Johnston	Davis Funeral Home of Johnston	233
Kingstree	Dimery & Rogers Funeral Home, Inc.	226
Kingstree	Williamsburg Funeral Home, Inc.	134
Lake City	Brockington Funeral Home, Inc.	139
Lake View	Cook Funeral Home of Lake View	265
Lancaster	Cauthen Funeral Home	82
Lancaster	Mahaffey Funeral Home, Inc.	219
Lancaster	McCray Funeral Home	276
Landrum	Cannon & Sons Funeral Home	239
Landrum	Petty Funeral Home, Inc.	59
Langley	Hatcher Funeral Home, Inc.	106
Langley	J. M. Posey & Son Funeral Home, Inc.	261
Laurens	Goins Funeral Home, Inc.	137
Laurens	The Kennedy Mortuary, Inc.	4
Leesville	Barr-Price Funeral Home	122
Leesville	Charles R. Shealy & Sons Funeral Home	152
Lexington	Caughman-Harman Funeral Home	218
Liberty	Liberty Mortuary, Inc.	84
Loris	Hardwick Funeral Home, Inc.	93
Manning	Stephens Funeral Home, Inc.	126
Marion	Jackson & McGill Funeral Home	250

FUNERAL HOMES IN SOUTH CAROLINA LICENSED
TO SELL PRENEED FUNERAL CONTRACTS
JUNE 30, 1995--Continued

<u>Location</u>	<u>Name of Funeral Home</u>	<u>License Number</u>
Marion	Richardson-Miles Funeral Home, Inc.	260
Marion	Smith-Collins Funeral Home	135
McColl	Rogers Funeral Home	146
McCormick	Strom Funeral Home	210
McCormick	Walker Funeral Home	169
Moncks Corner	Dial-Murray Funeral Home, Inc.	278
Moncks Corner	Gethers Funeral Home	186
Moncks Corner	Russell Funeral Chapel, Inc.	228
Mt. Pleasant	J. Henry Stuhr, Inc.	182
Mullins	Cox-Collins Funeral Home, Inc.	2
Mullins	Meares Funeral Home	162
Murrells Inlet	Goldfinch Funeral Home	102
Myrtle Beach	McMillan-Small Funeral Home, Inc.	132
New Ellenton	Your Funeral Home	240
Newberry	F. B. Pratt & Son Funeral Home, Inc.	127
Newberry	McSwain-Evans Funeral Home	96
Newberry	Whitaker Funeral Home, Inc.	86
Newberry	Wilson Funeral Home	245
North	Culler-McAlhany Funeral Home	227
North Augusta	J. M. Posey & Son Funeral Home, Inc.	263
North Augusta	Liberty Mortuary	197
North Augusta	Rowland Funeral Home	204
North Augusta	Stephen D. Posey Funeral Home	123
North Charleston	Carolina Memorial Funeral Home	259
North Charleston	J. Henry Stuhr, Inc., Funeral Chapels	10
Olanta	Floyd Funeral Home	148
Orangeburg	Dukes-Harley Funeral Home	62
Orangeburg	Thompson Funeral Home, Inc.	264
Pageland	Sutton Funeral Home & Greenlawn Memorial Park, Inc.	56
Pelzer	Gray Mortuary, Inc.	51

FUNERAL HOMES IN SOUTH CAROLINA LICENSED
TO SELL PRENEED FUNERAL CONTRACTS
JUNE 30, 1995--Continued

<u>Location</u>	<u>Name of Funeral Home</u>	<u>License Number</u>
Pickens	Dillard Memorial Funeral Home	193
Ridgeland	Bostick Funeral Home	268
Ridge Spring	Davis Funeral Home, Inc.	232
Rock Hill	Bass Funeral Home	225
Rock Hill	Cauthens, Inc. of York County DBA Cauthen Funeral Home	279
Rock Hill	Clemons Funeral Home	277
Rock Hill	Greene Funeral Home	22
Rock Hill	Robinson Funeral Home of Rock Hill, Inc.	163
Saluda	Butler & Son Funeral Home	229
Saluda	Logan Funeral Home	212
Saluda	Ramey Funeral Home	151
Seneca	Brown-Oglesby Funeral Home, Inc.	211
Seneca	Seneca Mortuary, Inc.	194
Spartanburg	Callaham Funeral Home, Inc.	253
Spartanburg	Community Mortuary, Inc.	230
Spartanburg	E. L. Collins Funeral Home	158
Spartanburg	J. F. Floyd Mortuary	6
Spartanburg	J. W. Woodward Funeral Home, Inc.	95
Spartanburg	Lanford-Pollard Funeral Home, Inc.	110
Spartanburg	Petty Bobo Co., DBA Bobo Funeral Chapel	138
St. George	Bryant Funeral Home, Inc.	131
Summerville	James A. Dyal Funeral Home, Inc.	64
Summerville	Albert A. Glover Funeral Home, Inc.	242
Summerville	Parks Funeral Home, John B. Parks, Jr., DBA	46
Summerville	Tri-County Cremation Center, Inc.	215
Sumter	Elmore-Hill-McCreight Funeral Home, Inc.	267
Sumter	Job's Mortuary, Inc.	167
Sumter	Palmer Memorial Chapel, Inc.	79
Sumter	Williams Funeral Home, Inc.	190
Timmonsville	Layton-Perry Funeral Home	53

FUNERAL HOMES IN SOUTH CAROLINA LICENSED
TO SELL PRENEED FUNERAL CONTRACTS
JUNE 30, 1995--Continued

<u>Location</u>	<u>Name of Funeral Home</u>	<u>License Number</u>
Travelers Rest	The Howze Mortuary	116
Travelers Rest	Johnson Funeral Home	85
Union	Gibson & Brown Funeral Home	241
Union	Holcombe Funeral Home	61
Walhalla	Davenport Funeral Home, Inc.	57
Walterboro	Brice W. Herndon & Sons Funeral Home	31
Walterboro	Fred Parker Funeral Home, Inc.	18
Ware Shoals	Parker-White Funeral Home, Inc.	71
West Columbia	Thompson Funeral Home of West Columbia, Inc.	11
Westminster	Sandifer Funeral Home, Inc.	55
Williston	Folk Funeral Home, Inc.	45
Winnsboro	Pope Funeral Home	136
Winnsboro	Russell-McCutchen Funeral Home	185
Woodruff	Forest Lawn Mortuary, Stribling Chapel	258
Woodruff	Lanford Funeral Home	231
Woodruff	W. J. Gist Mortuary	206
York	York Funeral Home	77

PRENEED LICENSE CANCELLATIONS
DURING FISCAL YEAR 1994-95

- On September 14, 1994, license number 262 issued to J. M. Posey & Son Funeral Home, Inc., Graniteville, was cancelled.
- On September 19, 1994, license number 38 issued to Elmore-Hill Funeral Home, Sumter, was cancelled.
- On October 14, 1994, license number 189 issued to Clemons Funeral Home, Rock Hill, was cancelled.
- On October 17, 1994, license number 246 issued to Kistler-Holmes Funeral Home, Inc., Darlington, was cancelled.
- On October 31, 1994, license number 205 issued to Cumbee-Palmer Funeral Home, Ridge Spring, was cancelled.
- On November 30, 1994, license number 192 issued to McKiever Funeral Home, Inc., Conway, was cancelled.
- On December 28, 1994, license number 65 issued to Dantzler-Baker Funeral Home, Inc., Great Falls, was cancelled.
- On January 23, 1995, license number 68 issued to Barron Funeral Home, Inc., Chester, was cancelled.
- On March 31, 1995, license number 247 issued to Blizzard Funeral Home, Inc., Wagener, was cancelled.
- On April 5, 1995, license number 178 issued to Dial-Murray Funeral Home, Inc., Moncks Corner, was cancelled.

**ANNUAL REPORT
OF RESTRICTED LICENSEES**

**CONSUMER FINANCE DIVISION
S.C. BOARD OF FINANCIAL INSTITUTIONS**

January 1st through December 31, 1994

TO: STATE BOARD OF FINANCIAL INSTITUTIONS

A consolidation of the reports made under oath by those licensed to operate under the South Carolina Consumer Finance Law for the calendar year 1994, is hereby submitted, in compliance with the terms and provisions of 34-29-100 of the Code of Laws of South Carolina 1976, as Amended.

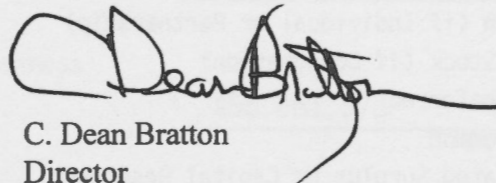
As of December 31, 1994, there were 426 Restricted Licensees operating in South Carolina, representing 43% of the total licensed finance companies.

There were also 37 licenses issued, 21 licenses canceled and 33 changes of name and/or address effected during the calendar year.

This division, in addition to examining all licensees at least once a year, also checks on the accounts of persons who die while owing licensees. These accounts are checked to ascertain that proper credit was given for the amount of insurance in force at the time of death and that correct refunds were made. 1,576 death claims were physically checked by members of this division.

58 written complaints were received, investigated and brought to a successful conclusion during the calendar year 1994, in addition to numerous telephone inquiries.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "C. Dean Bratton", with a long horizontal flourish extending to the right.

C. Dean Bratton
Director
Consumer Finance Division
Board of Financial Institutions

Restricted Schedule B

Balance Sheet December 31, 1994

ASSETS

Cash in Office and In Banks	\$4,261,968
Loans Receivable-Consumer Finance Business	\$172,859,385
Real Estate (Less Reserve for Depreciation-Building)	\$680,423
Furniture, Fixtures and Equipment (Less Reserve for Depreciation)	\$2,581,933
Deferred Charges	\$60,396
Other Assets:	
(a) Organization or Development Expense	\$553,402
(b) Cost of Financing	\$111,802
(c) Installment Sales Contracts	\$1,387,013
(d) Miscellaneous Assets	\$18,734,916
	<hr/>
Total Assets	\$201,231,238
	<hr/>

LIABILITIES

Accounts and Notes Payable:	
(a) Banks	\$52,856,835
(b) Due to Parent Company or Affiliates	\$34,126,627
(c) Other Short Term Notes and Accounts	\$10,228,405
Bonds	\$2,645,281
Other Liabilities:	
(a) Accrued Expenses	\$2,493,059
(b) Miscellaneous Liabilities	\$775,140
Expense Reserves:	
(a) Expense Reserve for Bad Debts	\$4,090,418
(b) Other Expense Reserves	\$4,798
Deferred Income:	
(a) Unearned Interest and Charges-Consumer Finance Business	\$25,051,963
(b) Other Deferred Income	\$610,314
Branch Office Capital	(\$100,151)
Net Worth (if Individual or Partnership)	\$3,599,010
Capital Stock (if Corporation)	
(a) Preferred	\$4,623,033
(b) Common	\$3,094,606
Appropriated Surplus or Capital Reserves	\$2,605,148
Surplus (Including Undivided Profits)	\$54,526,752
	<hr/>
Total Liabilities	\$201,231,238
	<hr/>

Restricted Schedule C

Statement of Income and Expenses December 31, 1994

Gross Income Derived from Consumer Finance Business:	AMOUNT	PERCENT
Initial Charges - Net	\$21,089,865	27.50%
Maintenance Fees - Net	\$4,965,843	6.48%
Delinquency Charges and/or Deferment Charges	\$4,934,485	6.43%
Insurance Commissions - Net (Including Refunds)	\$4,757,818	6.20%
Finance Charges - Net (Including Refunds)	\$38,950,823	50.79%
Collections on Loans Previously Charged off	\$1,074,968	1.40%
Other Income	\$912,378	1.20%
Total Gross Income Derived from Consumer Finance Business	<u>\$76,686,180</u>	<u>100.00%</u>
Expenses of Conducting Consumer Finance Business:		
Advertising	\$1,673,081	2.98%
Bad Debts, or Reserve for Bad Debts	\$5,420,926	9.67%
Legal Expense	\$494,764	0.88%
Office Expenses	\$4,088,966	7.29%
Salaries	\$24,562,809	43.81%
Supervision and Administration (when not allocated to other items)	\$2,368,737	4.23%
Taxes and Licenses:		
(a) Income	\$4,344,839	7.75%
(b) All Others	\$1,368,568	2.44%
Travel and Entertainment	\$845,980	1.51%
Utilities	\$4,629,597	8.26%
Other Expenses of Conducting Consumer Finance Business	<u>\$6,263,306</u>	<u>11.18%</u>
Total Expenses of Conducting Consumer Finance Business (not including interest on borrowed funds)	<u>\$56,061,573</u>	<u>100.00%</u>
Total Net earnings Derived from Consumer Finance Business for the period (before deducting interest on borrowed funds)	<u>\$20,624,607</u>	<u>100.00%</u>

Restricted Schedule D

Reconciliation of Surplus or Net Worth
December 31, 1994

Surplus or Net Worth at End of Previous Period	\$60,421,750
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ADDITIONS:

Total Net Earnings Derived from Consumer Finance Business	\$20,624,607
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Total Net Income Outside Consumer Finance Business	\$204,523
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Other Credits to Surplus or Net Worth	<u>\$834,908</u>
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Total Additions	\$21,664,038
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DEDUCTIONS:

Interest Paid	\$7,521,778
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Amortization	\$171,752
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Dividends Paid	\$14,256,952
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Other Charges to Surplus or Net Worth:

(a) Transfer of Earnings to Net Worth or Home Office Control	\$1,627,239
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(b) Miscellaneous	<u>\$382,305</u>
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Total Deductions	<u>\$23,960,026</u>
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Net Additions	<u>(\$2,295,988)</u>
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Surplus Balance or Net Worth	<u><u>\$58,125,762</u></u>
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Restricted Schedule E

Analysis of Assets Used and Useful In Consumer Finance Business December 31, 1994

Assets Used and Useful In Consumer Finance Business:

Net Loans Receivable - Consumer Finance Business	\$143,717,004
Furniture, Fixtures and Equipment	\$2,697,686
Real Estate	\$643,296

Working Capital:

(a) Cash in Office and Banks	\$4,256,230
(b) Home or Central Office Assets Apportioned to Branch or Subsidiary when not allocated among other items in this section	\$2,441,648
(c) Deferred Charges, such as Prepaid Company Protection Insurance Premiums, License Taxes and Bond Premiums	\$1,109,171
(d) Leasehold Improvements	\$427,645
(e) Miscellaneous	\$1,389,490

Going Concern Value:

(a) Initial Cost of Establishment of Office (Survey and Expenses of Development Period)	\$1,424,902
(b) Cost of Financing (Present Cost of Funds for Assets Used and Useful in Consumer Finance Business)	<u>\$2,820,587</u>

Total Assets Used and Useful in Consumer Finance Business \$160,927,659

Average Total Assets Used and Useful in Consumer Finance Business \$144,326,042

Percent of Net Earnings Derived from Consumer Finance Business:

before deducting interest paid on borrowed funds for 1994	14.29%
before deducting interest paid on borrowed funds for 1993	14.26%
before deducting interest paid on borrowed funds for 1992	14.28%

Restricted Schedule F

Analysis of Loans - Consumer Finance Business

December 31, 1994

ANALYSIS OF LOANS BY SIZE:		ACCOUNTS		GROSS NOTES	
		No.		Amount	
Total Loan Balances Outstanding at Beginning of Period:		375,085		\$137,819,828	
Loans Made During the Period:					
	%	No.	%	Amount	Average Amount Loan
(a) Loans of \$150.00 or less	3.04%	28,882	0.96%	\$4,147,436	\$144
(b) Loans of \$150.01-\$300.00	20.26%	192,587	11.44%	\$49,505,971	\$257
(c) Loans of \$300.01-\$1,000.00	73.45%	698,107	79.83%	\$345,444,153	\$495
(d) Loans of \$1,000.01-\$4,000.00	3.25%	30,885	7.73%	\$33,468,442	\$1,084
(e) Loans of \$4,000.01-\$7,500.00	0.00%	29	0.04%	\$154,902	\$5,341
(f) TOTAL LOANS MADE	100.00%	950,490	100.00%	\$432,720,904	\$455
Loan Balances Purchased		4,789		\$2,052,554	
Loan Balances Sold		1,853		\$902,502	
Loan Balances Charged Off				\$3,537,824	
Collections				\$395,293,575	
Total Loan Balances Outstanding at End of Period		401,162		\$172,859,385	
Average Loan Made During 1994				\$455.26	
Average Loan Made During 1993				\$422.00	
Average Loan Made During 1992				\$385.00	
Average Loan Balance Outstanding at End of Year 1994				\$430.90	
Average Loan Balance Outstanding at End of Year 1993				\$366.00	
Average Loan Balance Outstanding at End of Year 1992				\$329.00	

SCHEDULE G

Restricted Loans - Suits, Possession and Sale of Chattels December 31, 1994

Suits for Recovery:	<u>Number of Accounts</u>	<u>Amount Due</u>
(a) Suits for recovery pending at close of previous period	857	\$410,819
(b) Suits instituted during period	5,481	\$1,986,762
(c) Suits on which judgment was secured during period	1,215	\$427,266
(d) Suits settled before judgment during period	4,168	\$1,570,341
(e) Suits pending at close of current period	359	\$101,368

Possession of Chattels Obtained by Licensee:

(a) Personal Property		
By Legal Process or Contract Right	94	\$44,611
By Voluntary Surrender	27	\$13,584
(b) Automobiles		
By Legal Process or Contract Right	43	\$29,433
By Voluntary Surrender	3	\$3,376
(c) Other Chattels and Property		
By Legal Process or Contract Right	14	\$3,376
By Voluntary Surrender	21	\$6,943

Sales of Chattels by Licensee:	<u>No.</u>	<u>Amount Due</u>	<u>Amount Collected</u>
(a) With Borrower's Consent	17	\$7,867	\$2,437
(b) Without Borrower's Consent	74	\$37,835	\$14,940

Analysis of Cost of Making and Acquiring Restricted Loans

	<u>1994</u>	<u>1993</u>
Total Expense of Conducting Consumer Finance Business	\$56,061,573	\$48,645,274
Total Cost of Making & Acquiring Loans	\$28,030,787	\$24,322,637
Initial Charges	\$21,089,865	\$18,422,410
Excess of Cost of Making & Acquiring Loans over Initial Charges Collected	\$6,940,922	\$5,900,227

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ANALYSIS OF EXPENSE PER ACCOUNT

	<u>1994</u>	<u>1993</u>
Total Expense of Conducting Consumer Finance Business	\$56,061,573	\$48,645,274
Average Number of Open Accounts	388,124	368,701
Annual Expense Per Account	\$144.44	\$131.94
Monthly Expense Per Account	\$12.04	\$10.99

S.C. BOARD OF FINANCIAL INSTITUTIONS

CONSUMER FINANCE DIVISION

COMPARISON FIGURES

ANNUAL REPORTS 1985 - 1994

Restricted Licensees

Year	Number Licenses	Total Resources	Loans Receivable	Total Loans Made	Amount of Loans Made
1985	299	\$107,245,380	\$ 72,144,826	593,969	\$192,239,739
1986	320	\$115,020,097	\$ 77,920,272	621,082	\$208,904,116
1987	364	\$126,393,198	\$ 86,499,094	675,547	\$228,287,374
1988	407	\$111,540,362	\$ 98,328,125	787,501	\$265,785,620
1989	405	\$116,483,729	\$ 97,911,620	813,792	\$275,735,399
1990	391	\$122,474,219	\$106,305,404	847,668	\$299,053,532
1991	389	\$127,466,842	\$111,331,115	855,776	\$314,864,030
1992	399	\$137,482,113	\$119,102,433	901,123	\$347,222,907
1993	410	\$162,291,419	\$137,819,828	885,189	\$373,294,260
1994	426	\$201,231,238	\$172,859,385	950,490	\$432,720,904

Year	Average Amount of Loan Made	Average Balance End of Year	% of Net Earnings Before Deducting Interest Paid on Borrowed Funds	Annual Expense Per Account	Monthly Expense Per Account
1985	\$323.65	\$276.81	14.18%	\$129.27	\$10.77
1986	\$336.35	\$286.65	11.45%	\$137.89	\$11.49
1987	\$337.93	\$283.72	12.41%	\$133.74	\$11.15
1988	\$337.50	\$293.29	9.06%	\$126.07	\$10.51
1989	\$339.00	\$285.48	11.30%	\$117.68	\$ 9.81
1990	\$353.00	\$299.00	11.93%	\$113.33	\$ 9.44
1991	\$367.00	\$316.00	12.52%	\$120.65	\$10.05
1992	\$385.00	\$329.00	14.28%	\$124.48	\$10.37
1993	\$422.00	\$366.00	14.26%	\$131.94	\$10.99
1994	\$455.26	\$430.90	14.29%	\$144.44	\$12.04

**ANNUAL REPORT
OF SUPERVISED LICENSEES**

**CONSUMER FINANCE DIVISION
S.C. BOARD OF FINANCIAL INSTITUTIONS**

January 1st through December 31, 1994

TO: STATE BOARD OF FINANCIAL INSTITUTIONS

A consolidation of the reports made under oath by those licensed to operate under the South Carolina Consumer Finance Law for the calendar year 1994, is hereby submitted, in compliance with the terms and provisions of 37-3-505 (2) of the Code of Laws of South Carolina 1976, as Amended.

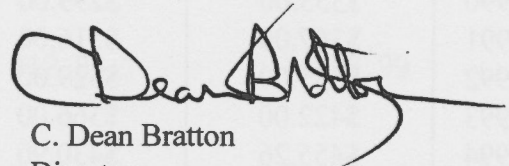
As of December 31, 1994, there were 552 Supervised Licensees operating in South Carolina, representing 57% of the total licensed finance companies.

There were also 47 licenses issued, 24 licenses canceled and 65 changes of name and/or address effected during the calendar year.

This division, in addition to examining all licensees at least once a year, also checks on the accounts of persons who die while owing licensees. These accounts are checked to ascertain that proper credit was given for the amount of insurance in force at the time of death and that correct refunds were made. 81 death claims were physically checked by members of this division.

84 written complaints were received, investigated and brought to a successful conclusion during the calendar year 1994, in addition to numerous telephone inquiries.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "C. Dean Bratton", with a long horizontal flourish extending to the right.

C. Dean Bratton
Director
Consumer Finance Division
Board of Financial Institutions

Supervised Schedule A
Balance Sheet
December 31, 1994

ASSETS	Column 1 Consumer Loan Business	Column 2 Sales Fin. & All Other Bus.	Column 3 Total Business
Gross Receivables	\$1,793,949,847	\$536,131,383	\$2,330,081,230
Less: Unearned Discount	\$323,827,785	\$101,663,123	\$425,490,908
Total Net Receivables	\$1,470,122,062	\$434,468,260	\$1,904,590,322
Less: Reserve for Bad Debts	\$45,878,320	\$11,817,995	\$57,696,315
Adjusted Net Receivables	\$1,424,243,742	\$422,650,265	\$1,846,894,007

No. of Outstanding Adjusted Receivables:

Col. 1	Col. 2	Col. 3
446,506	158,145	604,651

Cash on Hand and In Banks	\$14,242,681	\$2,588,014	\$16,830,695
Real Estate (Less Depreciation)	\$2,575,236	\$124,052	\$2,699,288
Furniture, Fixtures and Equipment (Less Depreciation)	\$4,785,929	\$1,407,072	\$6,193,001
Deferred Charges	\$9,956,916	\$2,498,073	\$12,454,989
Head Office Clearings	\$7,271	\$641,699	\$648,970
Other Assets:			
a. Accounts Receivable	\$3,105,024	\$1,476,266	\$4,581,290
b. Repossessions	\$4,365,285	\$2,539,139	\$6,904,424
c. Miscellaneous	\$18,845,522	\$4,066,767	\$22,912,289
TOTAL ASSETS	\$1,482,127,606	\$437,991,347	\$1,920,118,953

LIABILITIES

Accounts and Notes Payable:

a. Banks	\$45,752,149
b. Due Parent Company or Affiliate	\$1,665,529,496

Bond and Long Term Accounts & Notes \$29,512,142

Other Liabilities:

a. Accrued Expenses	\$4,852,927
b. Dealers Reserve	\$9,266,477
c. Miscellaneous	\$11,896,531

Net Worth (if Individual or Partnership) \$8,304,762

Capital Stock (if Corporation) \$11,414,265

Surplus \$49,112,591

Undivided Profits \$80,383,585

Reserve for Contingencies \$4,094,028

TOTAL LIABILITIES \$1,920,118,953

Supervised Schedule B
STATEMENT OF INCOME AND EXPENSES
December 31, 1994

	Column 1 Consumer Loan Business	Column 2 Sales Fin. & Other Business	Column 3 Total Business
INCOME			
Interest & Dividends on Securities	\$4,710,013	\$1,342,259	\$6,052,272
Charges Collected and/or Earned	\$289,103,147	\$56,173,080	\$345,276,227
Insurance Commission Earned	\$4,931,216	\$1,433,962	\$6,365,178
Other Income:			
a. Bad Debt Recoveries	\$3,661,459	\$1,346,849	\$5,008,308
b. Miscellaneous	\$7,297,004	\$1,783,105	\$9,080,109
Gross Operating Income	\$309,702,839	\$62,079,255	\$371,782,094
EXPENSES			
Salaries, Wages, & Fees	\$44,089,014	\$10,984,280	\$55,073,294
Taxes (Other than Income)	\$3,954,519	\$839,567	\$4,794,086
Depreciation on Bldg., Furniture, Fixtures, & Autos	\$2,377,624	\$539,616	\$2,917,240
Losses, Charge-Offs & Transfers to Valuation Reserve:			
a. On Securities	\$131,236	\$0	\$131,236
b. On Loans	\$44,865,562	\$7,255,169	\$52,120,731
c. Miscellaneous	\$646,984	\$1,881,329	\$2,528,313
Other Operating Expenses	\$57,853,598	\$14,487,589	\$72,341,187
Total Expenses (before Interest & Federal & State Income Taxes)	\$153,918,537	\$35,987,550	\$189,906,087
Net Operating Income (before Interest & Federal & State Income Taxes)	\$155,784,302	\$26,091,705	\$181,876,007
Interest Paid	\$113,704,941	\$28,141,775	\$141,846,716
Net Income (before Federal & State Income Taxes)	\$42,079,361	(\$2,050,070)	\$40,029,291
Federal & State Income Taxes	\$12,849,440	\$897,106	\$13,746,546
Net Income (before Dividends)	\$29,229,921	(\$2,947,176)	\$26,282,745
Interest & Dividends Paid on Capital	\$3,088,549	\$8,250	\$3,096,799
Net Income After Dividends	\$26,141,372	(\$2,955,426)	\$23,185,946

Supervised Schedule C
ANALYSIS OF LOANS MADE
December 31, 1994

	Column 1 Consumer Loan Business		Column 2 Sales Finance & All Other Business	
Total Volume During Period	(Number)	(Amount)	(Number)	(Amount)
a. Precomputed Paper	473,238	\$844,848,644	120,743	\$189,417,683
b. Interest Bearing Paper	52,262	\$396,193,378	48,698	\$78,032,237
TOTAL	525,500	\$1,241,042,022	169,441	\$267,449,920
Total Losses from Uncollectible Accounts	29,120	\$41,814,286	5,033	\$6,623,391
Average Rate of Credit Extended	(APR Charged) Weighted Average		(APR Charged) Weighted Average	
	(Maximum)	(Minimum)	(Maximum)	(Minimum)
a. \$300.00 or less	114.96%	66.71%	29.90%	16.42%
b. \$300.01 to \$1,000.00	53.78%	26.42%	28.52%	16.06%
c. \$1,000.01 to \$2,500.00	39.47%	18.67%	27.94%	16.42%
d. \$2,500.01 to \$4,000.00	34.81%	18.67%	30.20%	17.36%
e. \$4,000.01 to \$5,000.00	31.54%	15.98%	33.34%	16.86%
f. \$5,000.01 and larger	28.65%	13.42%	31.33%	13.76%
Size of Credit Extended	(Number)	(Amount)	(Number)	(Amount)
a. \$300.00 or less	89,271	\$18,954,051	33,719	\$4,744,866
b. \$300.01 to \$1,000.00	144,432	\$86,329,967	66,349	\$41,021,221
c. \$1,000.01 to \$2,500.00	157,926	\$261,469,427	46,160	\$68,371,194
d. \$2,500.01 to \$4,000.00	65,593	\$205,153,901	10,243	\$32,445,423
e. \$4,000.01 to \$5,000.00	23,503	\$102,310,959	3,934	\$18,218,943
f. \$5,000.01 and larger	44,775	\$566,823,717	9,036	\$102,648,273
g. TOTAL	525,500	\$1,241,042,022	169,441	\$267,449,920

Percentage of the number of Consumer Loans and Sales Finance and Other Business covered by Insurance which was purchased on behalf of the Borrower:

a. Credit Life Insurance	69.32%	7.89%
b. Health & Accident Insurance	55.62%	2.34%
c. Fire or Personal Property Floater	45.38%	0.64%

Delinquency:

a. Contractually delinquent for 60 days	\$32,268,253	1.80%	\$11,323,214	2.11%
b. Contractually delinquent for 90 days	\$34,935,439	1.95%	\$8,638,096	1.61%



Supervised Schedule C
ANALYSIS OF LOANS MADE
December 31, 1994

Total number of debtors filing bankruptcy during period	11,178
Total attachments filed during period	3,576
Average consumer loan at time made (Amount financed only)	\$ 2,362
No. of borrowers afforded opportunity to rescind (R/E Transactions)	14,132
Number of borrowers who rescinded transactions in item above	496

Total Number of Documents Printed	150
Cost Per Unit	\$ 3.80
Total Printing Cost	\$ 570.00

